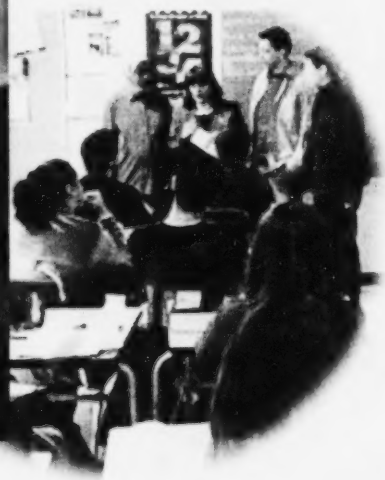
interacting

with you

2002 annual report



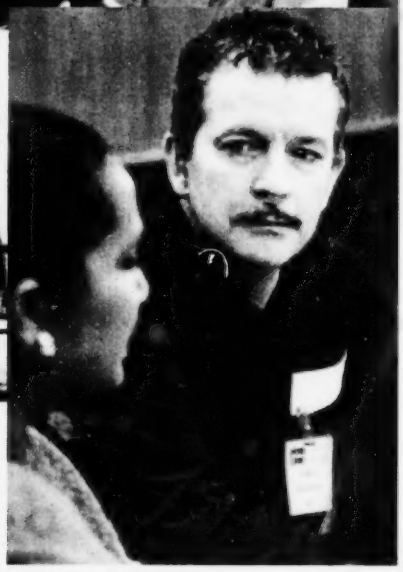
WSIB ONTARIO
CSPAAT

Workplace Safety & Insurance Board

Commission de la sécurité professionnelle et de l'assurance contre les accidents du travail

www.wsib.on.ca

interacting with you



Our corporate profile

Ontario's Workplace Safety and Insurance Board (WSIB) is committed to the prevention of workplace injuries and illnesses. We play a key role in the province's occupational health and safety system, promoting workplace safety and administering no-fault workplace insurance for employers and their workers.

We provide loss-of-earnings benefits, pay for and monitor the quality of health care, and assist in early and safe return to work and labour market re-entry for workers who are injured on the job or contract an occupational disease. We also provide benefits to most survivors of workers who die due to workplace injuries or illnesses.

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Our vision

The elimination
of all workplace
injuries and illnesses

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Chair's message

Ron Hikel
Board Member and Acting Chair, Workplace Safety & Insurance Board

Having joined the Board of Directors in the summer of 2001, I became Acting Chair in mid-2002. It's been a time of challenge and opportunity. I accepted the role knowing I could build upon the good work of my predecessors and fellow Board members. I truly believe the improvements in productivity, service and efficiency in recent years have been a turning point for the WSIB. *But there's more work to be done.*

Almost immediately, the WSIB faced some of its more difficult problems in recent years. After lowering premium rates by 29.0 per cent since 1995, the WSIB had to announce a three per cent rise in the average cost of premium rates for 2003.

This wasn't something we took lightly. The WSIB, its staff and Board of Directors, working together with the workplaces of this province, are proud of the accomplishments made in recent years which had resulted in falling premium rates and a declining unfunded liability while simultaneously remaking and improving our business practices.

In the end, financial realities necessitated that the WSIB increase its premium rates. A number of factors put extraordinary pressure on the rates, but the two major factors were an *increase in health-care costs and weak market performance* by our investment portfolio.

Like all organizations purchasing health care, the WSIB is facing rapidly increasing medical product and service costs. We project that trend will continue and that the average cost of a Schedule 1 lost-time injury will increase from $12,223 in 2002 to an estimated $14,333 in 2003. More than 90 per cent of that increase is directly related to current and projected health-care costs.

On the investment front, the same investment climate that necessitated premium rate increases by other Canadian workers' compensation organizations and private-sector insurers impacted the WSIB. After years of very successful returns on our investments, in 2002 our returns declined sharply to negative 6.2 per cent. Despite this, *over the past ten years, the WSIB has had an annualized return of nine per cent on investments.*

To ensure that the impact of these problems is mitigated and to keep this organization moving forward, the Board of Directors and senior management have begun the process of developing a new strategic plan for the WSIB. This is not a process that will be done in isolation.

We will be consulting with and looking for feedback from our key stakeholders, including employers, workers and our own staff. While the process is not yet complete, there are four key areas that the WSIB will focus on:

First, we'll seek to continue the steady decline in workplace injuries that we have seen over the past decade. **Our vision is the complete elimination of workplace injuries and illnesses**. That will not change.

Working in partnership with this province's other health and safety organizations, the WSIB will continue to develop and refine training programs, products and services for employers and workers.

Our second priority will be ensuring our organization remains financially stable so we are able to deliver those products and services. That means carefully balancing the needs of all of our stakeholders, while continuing to maintain competitive premium rates and working towards our long-term goal of *eliminating our unfunded liability by 2014.*

Third, the WSIB is taking a number of steps to become more efficient and productive. We're focusing on our annual operating and overhead costs for 2003, and have undertaken a longer-term project to identify further reductions and cost savings.

Making prudent investments in improving our business processes, particularly case management, and supporting technology is the *fourth priority.*

These steps will make it possible for us to transform the way we coordinate the delivery of prevention, compensation, health care and return-to-work services.

Finally, I'd like to thank our dedicated staff for all of their hard work that contributed so much to our accomplishments in 2002. As part of Ontario's health and safety partnership, we worked side by side with our peers to make this province a better and safer place to live and work.

Our collective job is critical for the life and health of all Ontarians. It's a job we've done increasingly well over the past few years of our mandate.

But, as long as one person is killed, injured or made sick by work in this province, our job is not yet done.

Board of Directors

Patrick Dillon, Member
(July 17, 1996 to July 16, 2004)
Business Manager, Provincial Building and Construction Trades Council of Ontario; President, Ontario Construction Secretariat

John Gardner, Member
(April 30, 1997 to April 30, 2004)
Chair, Fields Institute for Research in the Mathematical Sciences; former President of the Sun Life Assurance Company; Fellow of the Canadian Institute of Actuaries

Chris Griffin, Member
(July 8, 1998 to July 7, 2003)
Fire captain and qualified director of firefighter training

Ron Hikel, Member, Acting Chair
(Member - July 4, 2001 to July 3, 2004,
Acting Chair as of August 15, 2002)
Managing Director, Hampshire Consulting; recent assignments include acting as Deputy Minister of Health, Government of Manitoba

Eileen Mercier, Vice-Chair
(July 17, 1996 to November 4, 2003)
President, Finvoy Management Inc.; director of several public and not-for-profit enterprises

Dorothy Pringle, Member
(April 19, 2000 to April 18, 2005)
Professor of Nursing and former Dean, University of Toronto

David Williams, President and CEO
(May 1, 1998 to June 30, 2003)
Former Chief Financial Officer, Loblaw Companies Limited; former President, National Grocers

Glen Wright, Chair
(Chair - July 17, 1996 to November 4, 2005,
Acting President - November 21, 1997 to April 30, 1998)

President | and CEO's message

David Williams
President, Workplace Safety & Insurance Board

As the Chair has outlined in his message, we faced significant challenges in 2002. Rising health-care costs and weak investment market conditions led us to the difficult decisions we had to make about premium rates for 2003. Those same conditions, however, strengthened our resolve to continue to improve the delivery of our products and services. We found opportunities in health services, in operations and in administration to be more efficient and more cost-effective.

We implemented a **Program of Care** for *acute low back injuries.* We used a collaborative approach involving workers, employers, health-care professionals and our own staff. We'll use this program as a model in the development of six more evidence-based Programs of Care to be introduced in the next year. We've built into this process the evaluation of the worker's health care and his/her return to work, as well as the economic outcomes of these programs.

For employers, we've encouraged our service delivery teams – adjudicators, account managers, customer service representatives and nurse case managers – to focus on resolving problem areas. We've seen a 24.0 per cent reduction in the number of new businesses that have a lost-time injury in their first year of operation. Throughout the province the lost-time injury rate continues to fall.

We introduced a new automated payment system for health-care and labour market re-entry providers. We're now processing more than *7,000 bills per day on-line.* More than 1,300 health-care and labour market re-entry providers are using this system and the number grows weekly.

WSIB service delivery team members are going out into Ontario communities. They're raising awareness among employers of obligations to register. They're helping our customers with their health and safety, return to work and account issues.

These teams are actually going door-to-door and asking employers if they are properly registered with the WSIB, as well as attending trade shows and conferences to speak with employers.

These activities are bringing more revenue into the system by increasing registrations. They're also putting a human face on the WSIB – "demystifying" the system and helping workers and employers understand their rights and responsibilities.

The Ipsos-Reid Group surveyed our customers and providers during the year. They found employer satisfaction to be at *79.0 per cent,* injured workers at *64.0 per cent,* and primary-care physicians at *60.0 per cent.* Clearly, there's still much to be done, but these satisfaction levels are well above where we were five years ago.

Thank you to WSIB management and staff

The end of 2002 saw the conclusion of my final full year as President and CEO of the Workplace Safety and Insurance Board (WSIB). The past five years have seen significant and rewarding changes in the WSIB's operations. These changes have been reflected in improved service to our customers and clients throughout the province. As a member of the WSIB staff, I am proud to have played a part in these and other achievements.

My time at the WSIB has been rewarding, from both a personal and a professional point of view. I'm proud of the work we've done together. The management and staff of the WSIB continue to be committed to the **elimination of all workplace injuries and illnesses in Ontario**. I'm very appreciative of that commitment.

By working together, we're making a difference in the lives of the people of Ontario.

Committees of the WSIB Board of Directors

Audit and Finance Committee

The Audit and Finance Committee provides assistance to the Board of Directors in carrying out its responsibilities related to the Corporation's financial and other reporting practices and internal controls. The Committee reviews matters of relevance and recommends actions for approval by the Board of Directors. It meets at least quarterly and is chaired by *Eileen Mercier*, with *John Gardner* and *Dorothy Pringle* as members.

Health and Safety Committee

The Health and Safety Committee provides advice and assistance to the Board of Directors in carrying out its responsibilities with respect to workplace health and safety and the prevention of occupational injuries and disease. It addresses general policies, performance objectives and program control and measurement criteria, and recommends action for approval by the Board of Directors. It meets prior to each Board of Directors meeting and is chaired by *Patrick Dillon*, with *David Williams*, *Chris Griffin* and *Dorothy Pringle* as members.

Information and Communication Technology Committee

The Information and Communication Technology Committee provides assistance in the review of existing and emerging plans for the development, acquisition and deployment of information and communication technologies (ICT). The Committee assesses whether plans will deliver flexible and robust technologies that are able to evolve to meet emerging WSIB needs at reasonable cost and at manageable business and technical risk. It meets as required and is chaired by *Ron Hikel*, with *Eileen Mercier* and external advisors *Tim Warner*, *Palle Johnson*, *Russ Frame* and *Don Parker* as members.

Human Resources and Compensation Committee

The Human Resources and Compensation Committee provides assistance to the Board of Directors in carrying out its responsibilities related to the health and safety of the Corporation's employees and the Corporation's human resources function. The Committee assists in the areas of strategic direction and focus, basic policies, performance objectives, program control and measurement criteria. It meets prior to each Board of Directors meeting and is chaired by *John Gardner*, with *David Williams*, *Patrick Dillon*, *Chris Griffin* and *Ron Hikel* as members.

Policy, Risk and Regulatory Committee

The Policy, Risk and Regulatory Committee provides assistance to the Board of Directors with respect to policy, risk and regulatory matters arising from the WSIB's obligations as an administrative tribunal responsible for promoting the prevention of workplace injury and disease and administering the insurance plan established under the Workplace Safety and Insurance Act (the "Act"). It meets at least quarterly and is chaired by *Ron Hikel*, with *David Williams* and *Dorothy Pringle* as members.

Investment Committee

The Investment Committee provides counsel to the Board of Directors on matters relating to investment policy and reports to the Board on the financial status and returns of the investments of the WSIB investment funds. The Committee reviews the performance of the Board's investment managers and their compliance with their respective mandates and applicable laws and regulations. It meets quarterly and is chaired by *Eileen Mercier*, with *David Williams* and external advisors *Royden Richardson*, *John Crow and Robert Wright* as members.

WSIB | programs

Ted Hamill (above), CanAmera Foods, Regulatory compliance Manager and WSIB-organized Safety Group participant. At these group meetings, reps get together to share ideas and discuss how to improve safety at their sites using best practices.

Promoting workplace safety

Improving workplace safety is easier if you can learn from other companies' experiences and knowledge. The **Safety Groups** program provides a network of firms that share a common goal of reducing injuries and illnesses. Safety Group members pool resources, share best practices and help each other develop and manage effective health and safety programs.

At the end of 2002 there were more than 1,000 companies from all across Ontario enrolled in the Safety Groups program. *By early 2003 that number had doubled.* Companies join a Safety Group voluntarily. They agree to participate in regular group meetings and to conduct assessments of their firm's health and safety strengths and weaknesses. They then develop and implement an action plan of health and safety initiatives. After a year, they submit a report of their achievements.

The results are compelling. Safety Group companies' lost-time injury (LTI) frequency is *up to 40% better* than similar companies not participating in the program. The severity of injuries in Safety Group companies is also less. Workers from Safety Group companies average *70 days off the job*, while workers from non-Safety Group companies average 110 days off work.

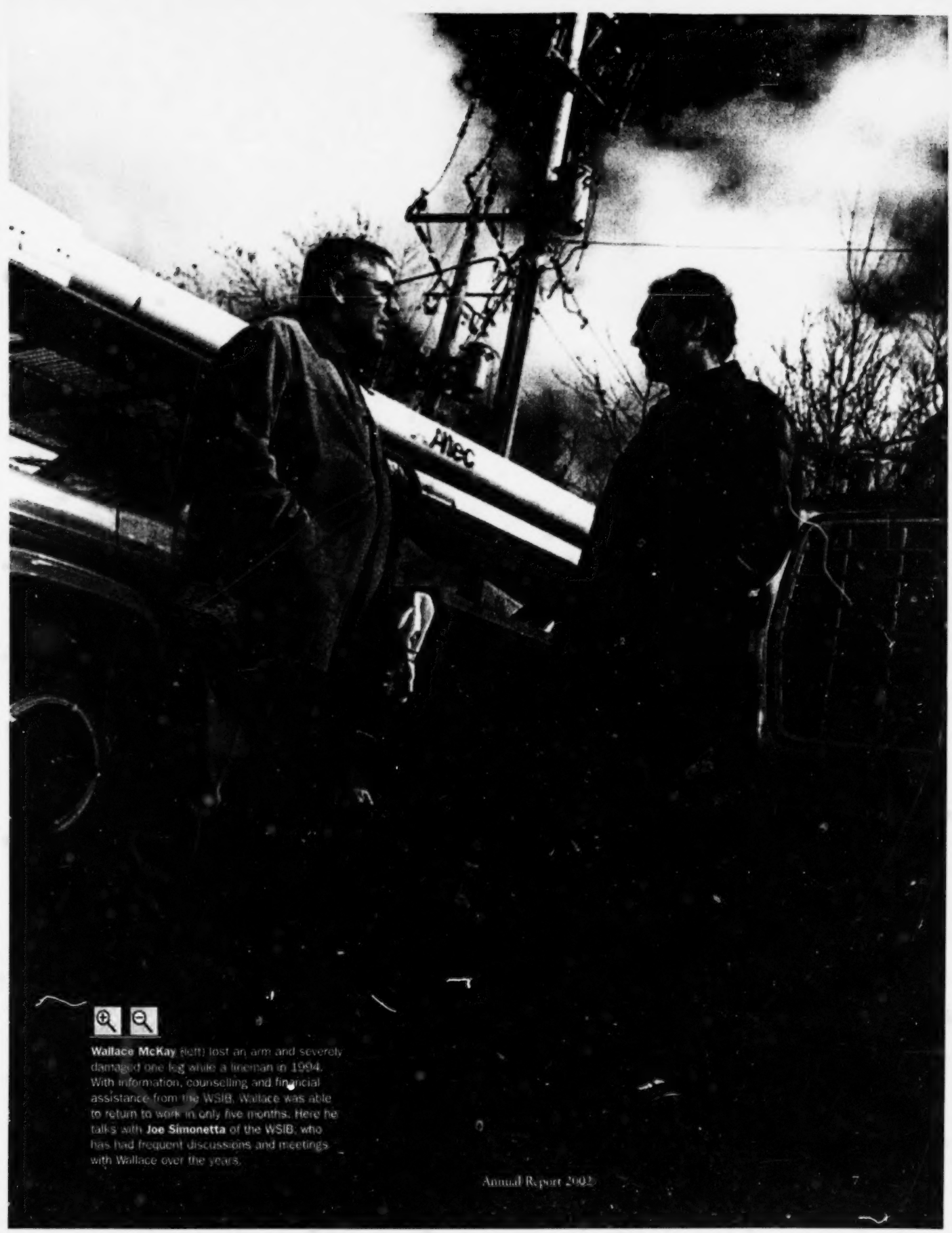
Our WSIB website has complete details of the Safety Groups Program.

Caring for injured workers

The staff in the **Serious Injury** program never fail to be impressed by the achievements of the seriously injured workers they meet. **Joe Simonetta**, one of the claims adjudicators in the Program, says, *"I admire their courage, and their determination to succeed."*

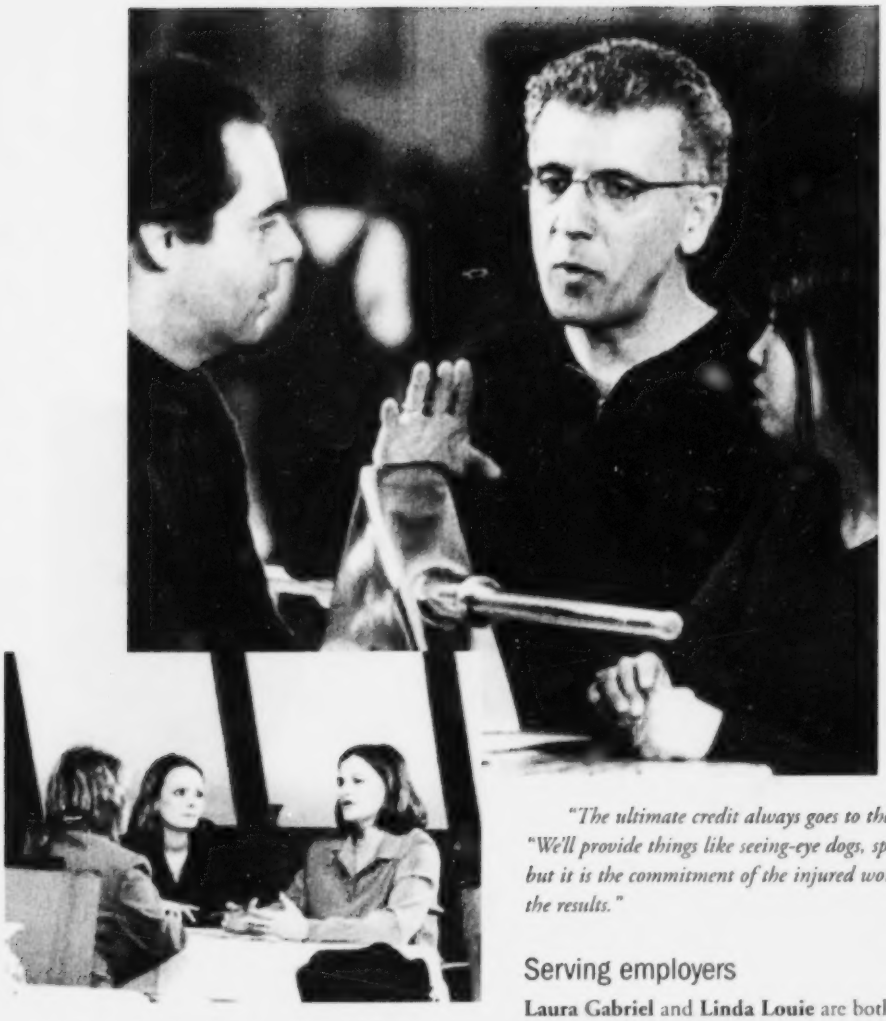
The WSIB's Serious Injury program includes teams of *Claims Adjudicators, Advance Practice Nurse Case Managers and Independent Living Consultants*, as well as administrative support staff. Together they manage the most serious workplace injury claims, providing support to injured workers right from Day 1.

These multidisciplinary teams resolve benefit entitlement issues as soon as possible. They make sure the most appropriate treatment is put in place and that the injured workers and their families receive the support and advice they need following these catastrophic accidents.



Wallace McKay (left) lost an arm and severely damaged one leg while a lineman in 1994. With information, counselling and financial assistance from the WSIB, Wallace was able to return to work in only five months. Here he talks with **Joe Simonetta** of the WSIB, who has had frequent discussions and meetings with Wallace over the years.

Wallace McKay (left) lost an arm and severely damaged one leg while a lineman in 1994. With information, counselling and financial assistance from the WSIB, Wallace was able to return to work in only five months. Here he talks with **Joe Simonetta** of the WSIB, who has had frequent discussions and meetings with Wallace over the years.



Top: Members of a WSIB service delivery team (left to right) **Mino Coffa**, Adjudicator, **Mike Palmieri**, Adjudicator, and **Linda Louie**, Customer Service Representative, discuss how to approach claims better from a team perspective.

Below: WSIB Account Manager **Laura Gabriel** (right) meets with CN Tower staff **Alison Demaline** (centre) and **Christine Brownlie**. The WSIB has found it's better to meet regularly with clients to help resolve any issues.

After the initial, or "acute," phase has passed, the Serious Injury Program team members will work with the injured worker to solve problems of access and mobility – providing equipment and home modifications, if necessary, to make their lives easier.

Wallace McKay was seriously injured while working as a hydro lineman. He lost his left arm and suffered serious injuries to his right leg after coming into contact with a live power line in October 1994. The first assistance Wallace received from the WSIB was information, and critical financial support helped his wife Julie to be with him during the early stages of his recovery.

Amazingly, Wallace was ready to return to work just five months after he was injured. The WSIB was there with help coordinating modified work and arranging to have a prosthesis fitted. Wallace is now enjoying his retirement, but WSIB support continues – providing assistance and encouragement, and helping to maintain his quality of life.

"The ultimate credit always goes to the injured workers," says Joe Simonetta. *"We'll provide things like seeing-eye dogs, special computer equipment, or travel expenses, but it is the commitment of the injured worker that really makes the difference, and gets the results."*

Serving employers

Laura Gabriel and **Linda Louie** are both on the front line of the WSIB's service delivery. Laura works closely with medium to large employers such as the CN Tower, while Linda is responsible for providing workplace safety and insurance to small-business employers.

The CN Tower employs between 300 and 600 workers, depending on the season. For a high-profile employer such as the CN Tower, workplace safety is a special priority. The Tower has an award-winning safety awareness program, and has experienced staff who can manage workplace insurance matters.

But there's always room for improvement, and Laura's visits help the Tower's HR staff to make the most of what Ontario's workplace safety and insurance system has to offer.

Making the system work for employers

For example, Laura meets with employers regularly to:

- explain the savings available under WSIB experience-rating programs;
- review programs for workplace health and safety and early, safe return to work for injured workers;
- outline the services available from health and safety associations;
- provide statistics that help employers compare themselves to others in their industry.

Value for money for employers

"My job is to make sure the WSIB is giving employers value for money," says Laura. *"I am the single WSIB point of contact for my employers – they can call me about anything. I'll make sure they get the information they need."*

Laura's job as an account manager involves visiting all of the employers she is responsible for serving – to get an understanding of their specific needs and to show the friendly and helpful face of the WSIB.

A team approach to service delivery

As a customer service representative, Linda Louie works closely with the adjudicator and nurse case manager on her service delivery team, providing advice and assistance to her small-business customers.

Linda will speak personally with representatives from companies that are newly registered with the WSIB, talking them through the basics of the system and the importance of prevention to their bottom line.

If an injury does occur, she works with her fellow team members to deal with claims effectively. They're often able to resolve issues quickly. Ensuring *the right health care at the right time* can make all the difference in the worker's recovery and return to work.

Early and safe return to work benefits the worker and also helps businesses avoid costly adverse affects of staff absences.

"Things have changed so much," says Linda. *"The WSIB has moved away from the old production-line approach with multiple contacts for different issues and different stages of the recovery and return-to-work process. Employers and workers now have single points of contact at the WSIB, and we're empowered to work as a team to resolve issues quickly and effectively."*

Cost-effective services

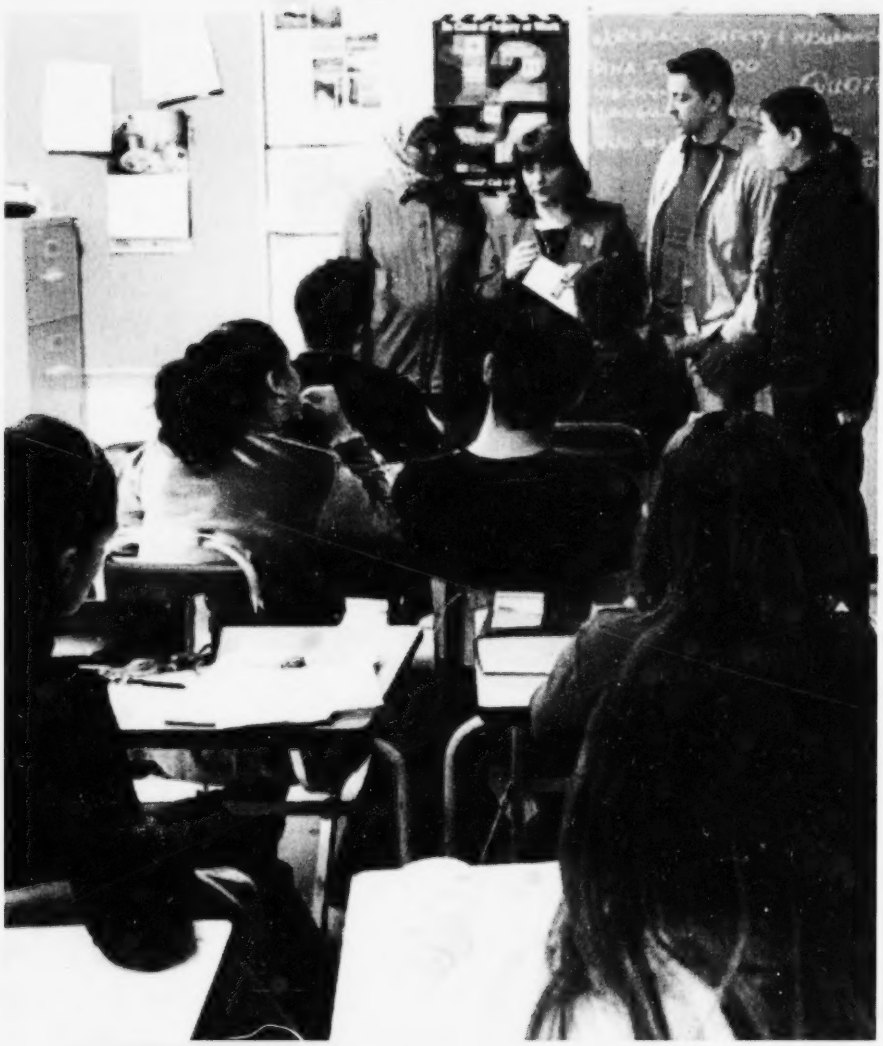
The WSIB has made great improvements in efficiency over recent years. Advances in technology have allowed us to use less of our resources on administration – moving the focus to front-line provision of services. Concentrating on service excellence to employers is now being provided by people such as Laura Gabriel and Linda Louie.

Supporting our staff

As the examples in this annual report illustrate, WSIB staff at all levels are changing the way they provide products and services to our customers and clients. Supporting that change requires an on-going commitment to open communications within the organization.

Cathy Lloyd works to promote communication between WSIB staff and management – identifying issues and opportunities for improvement, and facilitating a two-way exchange of ideas. Her role is based on the principle that everyone wants to find ways of doing their job better. *"Our people are always coming up with great ideas to improve the services we provide to injured workers and employers,"* says Cathy. *"It's my job to get those ideas to senior management, and to guide their implementation."*

Cathy Lloyd, of WSIB Communications, helps bridge the communications gap between front-line workers and senior management. With her two decades of experience and direct approach, she can identify areas of concern before they turn into more serious problems.



Dina Figueiredo (standing, second from left), WSIB Multilingual Specialist, helps newcomers understand how safety is part of working life in Ontario. Workers come from the four corners of the earth to this province, and often have no previous exposure to safety issues.

Reaching out to your community

Dina Figueiredo speaks to English as a Second Language (ESL) students as part of the WSIB's Community Outreach program. Dina works with staff in places such as the COSTI Education Centre in Toronto to raise awareness of the WSIB – its mandate, programs and services – among workers and employers newly arrived in Ontario.

"Our goal is to ensure that people who are joining the Ontario working community for the first time understand the basics of our workplace safety and insurance system," says Dina. *"Information goes both ways. We get information through* Outreach *that helps us to improve the services we provide."*

Since the late 1970s, the WSIB has been committed to serving customers in several languages. Today, in-house WSIB knowledgeable language specialists such as Dina, as well as contracted external providers, offer an integrated range of services in more than 60 languages, including:

- translation
- interpretation
- WSIB prevention, insurance and related health services advice and counsel
- question & answer hotline
- community outreach
- WSIB key documents (such as fact sheets)
- over the phone
- on various parts of the website.

Because clients can communicate with the WSIB in their language, the importance of safety is more widely understood.

The WSIB research program

Research is key to improving our efforts to prevent, compensate and treat workplace injury and illness, and helping workers to return to productive work. As part of our ongoing efforts to improve the workplace safety and insurance system, we currently fund two major research initiatives:

- Solutions for Workplace Change for research grants,
- Activities at the Institute for Work & Health.

The current total funding for these two programs is $8 million.

Solutions for Workplace Change. This competitive research grants program is open to all who feel qualified to submit a proposal to the annual competition for financial support. The program is overseen by the *Research Advisory Council.* Full details can be found on our website.

The Institute for Work & Health is an independent, not-for-profit research organization established in 1990 by the WSIB (then the Workers' Compensation Board) to find better ways to prevent workplace disability, improve treatment and encourage early, safe return to work.

Research priorities

The WSIB established broad priorities for the research program through consultation with stakeholders. In particular, we place importance on research proposals that study interventions for preventing or reducing occupational injuries and diseases in all workplaces, with special attention on *small businesses* and *young workers.*

The Research Advisory Council has categorized its research priorities for 2003 into five broad areas:

- occupational disease, injury and health services,
- prevention, workplace design and intervention,
- fair compensation and Ontario workers' compensation system,
- work organization, management and policy,
- transfer of scientific knowledge to the workplace.

For more information about recent research grants, please see our website (www.wsib.on.ca), which contains more details.

By reaching out to youth today, we'll influence the attitudes and behaviours of the workers and employers of tomorrow. Whether through the *Young Worker Awareness* program delivered in schools, youth-oriented events based in the community or public speaking on the part of our own staff and awareness campaign ambassadors, we're ensuring that young people know their risks and their rights in the workplace.

James Wright (above)
Seven years ago, when he was just eighteen, James Wright got a job working as an apprentice tinsmith. Two weeks into the job, he fell off a ladder and plunged 50 feet. James is now paralyzed from the waist down.

James' story was featured in both radio and print advertising as part of our young worker summer awareness campaign.

Management's discussion and analysis

Introduction

This section provides discussion and analysis of information presented in the audited financial statements: Balance Sheet, Statement of Operations and Unfunded Liability, and Statement of Cash Flows. The narrative that follows should be read together with those financial statements. Our aim is to give the reader an understanding of the financial results from a WSIB management perspective.

Funding and investment strategies

The WSIB has had a long-term funding strategy in place for its collective liability insurance plan. This strategy is designed to ensure that the full cost of the system is paid for over a reasonable period of time. Revisions and reviews are performed regularly to reflect changing economic conditions and to adjust for short-term considerations, which may arise from a variety of factors inside or outside of the WSIB.

Key objectives of the funding strategy include:

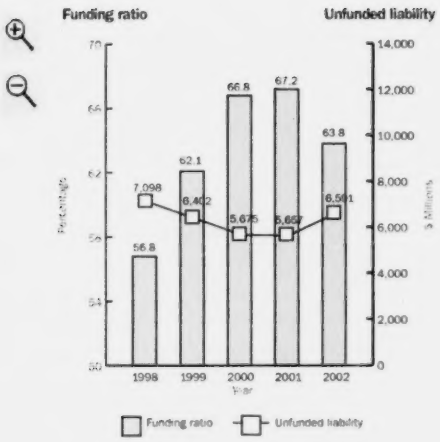
- security of future benefits for injured workers,
- appropriate premium rates for employers, and
- a target date of 2014 to eliminate the unfunded liability.

That part of the liability that is "unfunded" means that sufficient funds are not available today to pay for the full future cost of all the claims currently in the plan. Latest results show that four of the other 11 Canadian workers' compensation systems also have recorded unfunded liabilities.

The funding strategy affects the timing and amount of premiums required from employers, and is driven by the total cost of the system. The cost of the workplace safety and insurance plan is determined by several factors, including:

- the frequency and severity of injuries and illnesses,
- legislative requirements,
- health and safety and return-to-work practices in workplaces,
- administrative efficiency and effectiveness of the WSIB,
- economic conditions.

The cost of the plan is offset by investment returns.



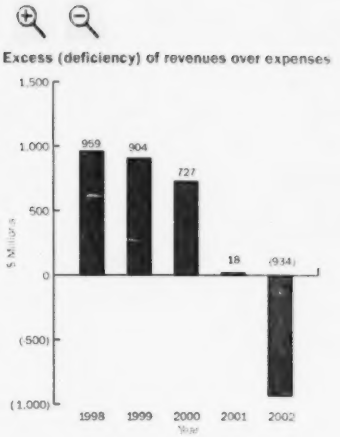
At December 31, 2002, the unfunded liability increased to $6,591 million, compared to $5,657 million at December 31, 2001. At the end of 2002, the funding ratio (the ratio of assets to liabilities) stood at 63.8 per cent. Higher health-care costs and the large decline in equity markets that began in 2000 impacted investment markets throughout the world in 2002, and made adjustments to unfunded liability projections from 2002 to 2014 necessary in 2002.

Schedule 2 employers pay for their own workers' benefit costs and related administrative and other expenses. A separate strategy is in place to ensure that Schedule 2 employers cover their liabilities. The WSIB remains committed to ensuring security of benefits for workers of Schedule 2 employers.

The WSIB's investment strategy is based on a long-term view. The investment portfolio is well diversified and takes into account the nature of the WSIB's financial obligations and strategic goals. The statement of investment policy and procedures is reviewed by the WSIB annually and strategy reviews are undertaken as required.

Excess (deficiency) of revenues over expenses

In 2002, rising benefit costs and the effects of weak investment market conditions on investment income led to expenses that exceeded revenues by $934 million. In 2001, revenues exceeded expenses by $18 million.



Revenues

The WSIB's revenues comes from premiums paid by Schedule 1 (collective liability) employers, reimbursements from Schedule 2 (self-insuring) employers and from investments. Total premium revenue increased by $173 million to $2,899 million in 2002 compared to 2001.

Components of premium revenue for the year ended December 31 are:

($ Millions)	2002	2001	Increase/(decrease)	
Schedule 1				
Premiums for the year	$ 1,761	$1,570	$ 191	12.2%
Experience rating net refunds	(51)	(4)	(47)	(1,175)
Interest, penalties less bad debts	31	21	10	47.6
	1,741	**1,587**	**154**	**9.7**
Schedule 2 (self-insurers)	256	279	(23)	(8.2)
Total current premiums	**1,997**	**1,866**	**131**	**7.0**
Premiums component for unfunded liability	902	860	42	4.9
Total premium revenue	**$ 2,899**	**$2,726**	**$ 173**	**6.3%**

Schedule 1 (collective liability coverage)

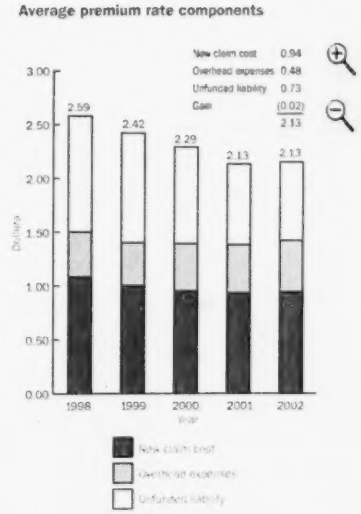
Premiums from Schedule 1 employers are based on annual premium rates, which reflect anticipated costs for the year. Premium rates are calculated to cover new claims costs, WSIB overhead expenses and a component to eliminate the unfunded liability.

Beginning in 2002, claims experience gains and losses were included as an additional component of premium rates. When claims experience is better than expected, a gain occurs and results in a reduction in future premium rates. Losses increase future premium rates. Gains and losses are calculated annually and spread over five years.

The gains and losses component allows the premium rate to be adjusted to reflect actual claims cost experience. Included in the 2002 average premium rates is a $0.02 gain for the 1999 accident year, indicating better actual accident experience than expected. This gain helped keep the 2002 average premium rate the same as the 2001 rate.

The costs of the system are funded through the application of premium rates to the payrolls of Schedule 1 employers. An employer can be assigned to one or more of the 156 specific industry sector rate groups, based on its business activity and relative risk. Assignment to rate groups ensures that employers are charged on an equitable basis.

Over the past several years, Ontario employers have seen a reduction in average premium rates. The overall average premium rate for 2002 remained unchanged from 2001 at $2.13 for every $100 of insurable earnings. Although the average premium rate remains constant, rates for individual rate groups may have changed from 2001. About one-third of the rate groups experienced a rate decrease in 2002.



Total insured payroll increased by $6,525 million from $113,727 million in 2001 to $120,252 million in 2002. Two factors that influence the payroll base are the level of employment and earnings. During 2002, the industry sectors contributing the most to the $6,525-million growth in payroll were electrical utilities ($1,802 million), services ($1,714 million), construction ($825 million) and health care ($764 million).

Most of the growth in the electrical utilities sector payroll resulted from the transfer of electrical utility companies from Schedule 2 to Schedule 1. Effective January 1, 2002, electrical utilities who were formerly agencies of provincial and municipal governments were required to incorporate their operations under the *Ontario Business Corporations Act*. On January 1, 2002, these employers were transferred to Schedule 1. This transfer accounted for $1,778 million of the $1,802-million increase in the electrical utilities sector. Schedule 2 revenue decreased in 2002 as a result of this transfer.

Higher employment levels in the services, construction and health care industry sectors also contributed to the overall increase in insured payroll.

Schedule 2 (self-insurance)

Schedule 2 comprises those employers that are "self-insured" – that is, responsible for the full cost of benefits for their workers. The WSIB pays benefits directly to Schedule 2 injured workers, and is reimbursed by Schedule 2 employers for the cost of those benefits and the expense of administering them. These employers include:

- municipal corporations, municipal boards, public utilities commissions, public libraries and school boards
- railways and street railways, and associated machine shops
- power plants
- telephone and telegraph companies
- shipping, navigation and related companies
- bridge operations connecting Ontario with adjacent provinces or states
- provincial government and associated provincial boards and commissions
- airlines providing regularly scheduled international passenger service.

Revenue from Schedule 2 employers decreased by $23 million (8.2 per cent) compared to 2001, principally as a consequence of the transfer of electrical utility companies from Schedule 2 to Schedule 1.

Investments

The WSIB's investments provide a reserve to fund benefit payments to injured workers. Most of the WSIB's investments are held in the Insurance Fund, which relates to those reserves held for injured workers under collective liability coverage. The Insurance Fund is a broadly diversified portfolio of securities, including Canadian and foreign equities, high-grade fixed-income securities, commercial real estate, and cash and short-term instruments.

In 2002, investment income decreased by $519 million, from $765 million in 2001 to $246 million in 2002. The large decline in equity markets that began in early 2000 has significantly impacted investment performance, resulting in negative returns for 2001 and 2002.

The decline in investment income followed a five-year period of significant growth in investment income and in the fair value of the Insurance Fund. Favourable investment returns in 1998, 1999 and 2000 contributed to progress stronger than plan in reducing the unfunded liability in the years 1998 to 2001.

The statement of investment policy and procedures (SIPP) that governs the Insurance Fund is reviewed annually. It defines the policies and principles employed in the use of the Insurance Fund's assets, and sets an appropriate asset mix based on WSIB objectives. The asset mix of the Insurance Fund takes into

account obligations, liabilities and funding goals for the claims of collectively insured employers, as well as the return and risk prospects of various investment asset alternatives. The SIPP also defines the governance structure and procedures used in the ongoing prudent management and oversight of the Insurance Fund's assets and investment managers.

Management of the Insurance Fund's investments has been delegated to a carefully selected team of external, independent investment management organizations operating within strictly defined asset sector mandates. Investment manager mandates have been established to provide diversified and complementary investment management mandates and styles that produce superior long-term returns at an overall reduced level of volatility ("investment risk"). The WSIB monitors these managers closely against their respective mandates, and the effectiveness of the team is assessed on an ongoing basis.

In April 2000, a 75 per cent equity weighting was adopted as policy, but implementation was deferred due to the perceived extreme overpricing of equity markets at that time and through most of the intervening period. During the second half of 2002, policy implementation began to move the Insurance Fund's asset mix closer to the 75 per cent equity policy position, and away from purely indexed mandates in favour of more active management within the Canadian and United States equity components.

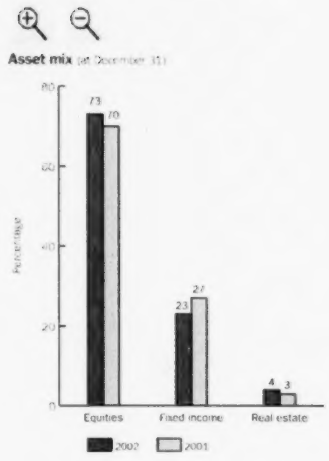
2002 was dominated by uncertainty and deteriorating confidence in the economy, corporate management, markets and the political arena. With the additional spectre of war and fear of terrorism, stock markets suffered another bad year, with virtually all major developed markets registering double-digit negative returns.

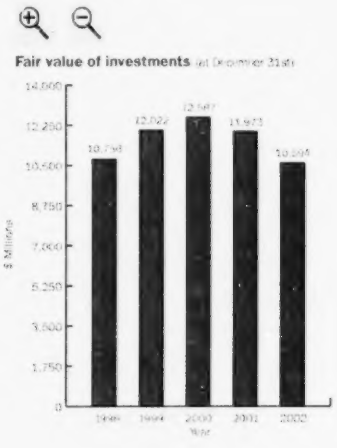
Economically, Canada's growth remained strong, with most recent data indicating real GDP growth in the range of 4.0 per cent, higher than that experienced in most of the industrial world. In the United States, however, growth was decidedly weaker. With a 12.4 per cent decline for the S&P/TSX Composite, Canada was one of the better-performing markets. In the United States, the S&P 500 declined by almost 23.0 per cent and the NASDAQ was down more than 32.0 per cent. Elsewhere in the world, the MSCI EAFE index was down 16.5 per cent. (All foregoing returns are quoted after conversion to recognize the value of the Canadian dollar relative to other currencies.)

Bonds, in contrast, turned in solid performances, particularly longer-dated issues. The Scotia Capital universe index registered an 8.7 per cent return for the year, while the long-term index returned more than 11.0 per cent. Real estate continued to be a productive portfolio alternative, with the Russell Canadian property index gaining more than 8.0 per cent.

The Insurance Fund closed the year at a market value of $10,594 million, after transfers of $516 million from the Fund to support WSIB operations during the year. This closing value was down $1,379 million from the prior year-end.

The Insurance Fund's broad diversification across asset sectors, markets and investment styles helped reduce the impact on the Insurance Fund of the year's poor equity markets. The Insurance Fund recorded a negative return of 6.2 per cent for the calendar year, well outpacing its negative 11.5 per cent market-related benchmark. Longer-term returns for the past five years were also significantly impacted. The Insurance Fund recorded an annualized return of only 4.6 per cent. This did, however, outpace the 1.7 per cent five-year benchmark return. The benchmark is a composite of the returns of Canadian





and foreign equity, bond and real estate market indices, weighted in the proportions in which they are represented in the Insurance Fund's asset mix policy.

The better-than-benchmark returns represent the value added due to active portfolio management and adjustments to the policy mix. In 2002, the inclusion of "value" -style active equity managers and the underweighting of equities from the policy position through the first half of the year continued to be the main drivers for the Insurance Fund's outperformance compared to the benchmark.

Insurance Fund returns

One year	Three years	Five years	Ten years
-6.2%	-0.1%	4.6%	9.0%

Expenses

Expenses comprise benefit costs, administrative and other expenses, and legislated obligations and commitments. In 2002, total expenses increased by $554 million or 16.0 per cent – mainly due to higher benefit costs.

Benefits

Benefit costs can be influenced by the severity of injuries and illnesses, changes in legislation and health and safety and return-to-work practices in workplaces. Benefit costs can also be impacted by the WSIB strategic plan, which includes initiatives that improve service delivery and operational effectiveness, and by economic conditions.

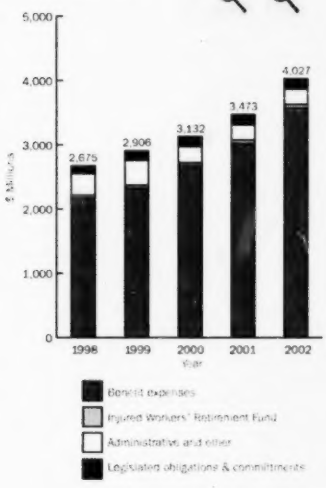
In 2002, the WSIB revised its benefit cost category classifications to reflect the *Workplace Safety and Insurance Act, 1997*. Current legislation eliminates the need to distinguish between short-term and long-term loss-of-earnings benefits, which were separately reported in previous years. Prior to 1998, there was a time limit of 12 continuous months on short-term benefits, after which time qualifying injured workers were provided future economic loss (FEL) benefits, which were classified as long-term benefits.

As a result, in 2002, a single benefit category, "loss of earnings," was introduced, and the short-term and long-term benefit categories have been combined into the single category of "short- and long-term disability." This revised classification will provide more meaningful comparisons for benefit costs over time.

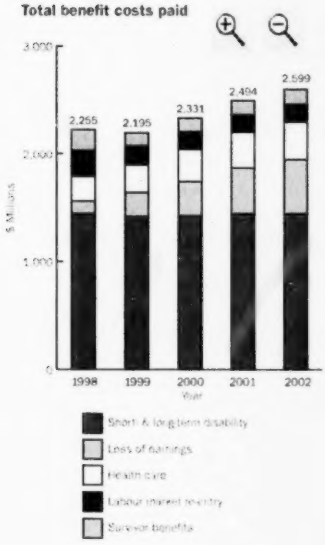
The total cost of benefits paid or provided directly to injured workers in 2002 was $2,599 million. This total cost reflects an increase of $105 million, or 4.2 per cent, over benefit payments in 2001. This cost increase was spread across the five benefit categories – health care, loss of earnings, survivor benefits, labour market re-entry, and short- and long-term disability. The largest increases were in the loss-of-earnings category ($80 million) and in the health-care benefits category ($15 million).

Some of the causes of the overall increase in benefit costs have broad economic impact, such as higher costs for health care. Other identifiable contributing factors are reductions in personal income tax rates and increases in workers' real salaries and wages. Reductions in income taxes and wage-rate growth directly increases the net average earnings (earnings less income tax, Canada Pension Plan contributions and employment insurance premiums) used to calculate benefit payments to injured workers.

Total expenses



Total benefit costs paid



Direct health-care costs paid in 2002 increased by 4.5 per cent ($15 million) compared to 2001. The WSIB covers several types of health-care expenses, including reimbursements to the Ministry of Health and Long-Term Care for physicians' services, payments for drugs and health-care professionals such as physiotherapists and chiropractors, and for health facilities. Personal care allowances and independent living allowances are also classified as health-care benefits. This increase is only a small component of the much greater lifetime health-care liability costs discussed below.

Throughout Canada, there has been a significant increase in health-care costs in recent years. The federal government of Canada formed a Commission on the Future of Health Care in Canada to address national concerns. In November 2002, the Romanow report on the Future of Health Care in Canada was released, and actions taken stemming from that report will impact WSIB health-care practices in the future.

Here in Ontario, the average cost to Ontario's workplace safety and insurance system of a Schedule 1 lost-time injury is projected to increase from $12,223 in 2002 to $14,333 in 2003. More than 90 per cent of that increase is directly related to increases in current and projected health-care costs.

The great majority of the WSIB's health-care costs relate to hospitals, physicians and drugs. Health-care increases occurred in hospitals and drugs. Physician costs also rose but not at the same rate.

Benefit liabilities

The WSIB's benefit liabilities are actuarially determined provisions for all future benefit costs relating to claims incurred prior to December 31, 2002. At December 31, 2002, the benefits liability was $16,965 million, an $835-million increase from the December 31, 2001 value of $16,130 million.

- $143 million of the increase in the benefits liability is due to the transfer from Schedule 2 to Schedule 1 of several electrical utility firms and their associated benefits liabilities relating to prior years, which took effect January 1, 2002.
- $545 million of the increase in the benefits liability for health care is primarily due to a change in actuarial assumptions relating to the escalation factors from 4.0 per cent to 6.5 per cent, applied to projected lifetime health-care claim costs.

Other increases related to normal program growth include the following:

- $234 million for the net growth in the claim inventory and loss-of-earnings benefits,
- $81 million for survivor pensions,
- $65 million for increases in payments for return-to-work and labour market re-entry services,
- $51 million for future economic loss claims reaching their final review date and migrating from partially to fully indexed benefits,
- $33-million increase in the provision for future claims administration expenses (excluding electrical utilities).

Decreases relating to the run off of older claims include:

- $112 million for worker pensions (accident years prior to 1990),
- $82 million for partially indexed future economic loss claims and their related supplements (accident years 1990 to 1997),
- $53 million relating to supplemental payments associated with worker pensions,
- $51 million for temporary compensation and rehabilitation benefits (accident years prior to 1998),
- $19 million for miscellaneous changes.

Change in the benefits liability for the year ended December 31

($ Millions)	2002	2001	Increase/(Decrease)	
Benefit costs	$ 3,258	$2,751	$ 507	18.4%
Provision for future claim administration costs	317	274	43	15.7
Total benefit costs	**3,575**	**3,025**	**550**	**18.2**
Transfer of electrical utilities from Schedule 2	143	–	143	–
Less: Benefit costs paid	2,883	2,755	128	4.6
Net increase/(decrease) in benefit liabilities	**835**	**270**	**565**	**209.3**
Benefit liabilities, January 1	16,130	15,860	270	1.7
Benefit liabilities, December 31	**$16,965**	**$16,130**	**$ 835**	**5.2%**

Sensitivity of actuarial assumptions

The benefit liabilities is based in part on actuarial assumptions. Changes in these assumptions can cause significant changes in the benefit liabilities. This sensitivity is illustrated as follows.

The actuarial assumption most susceptible to change is the assumed investment return. The present value of future benefit payments was calculated using an assumed investment rate of return, net of indexation, of 4.0 per cent for fully indexed benefits and 6.5 per cent for partially indexed benefits. The approximate impact of a 0.5 per cent decrease in the assumed investment return would have been a $625 million increase in the benefit liabilities.

Calculation of the benefit liabilities was based on the WSIB's mortality experience in the 1991 - 1995 period for injured workers and on the 1990 - 1992 Ontario Life Tables prepared by Statistics Canada, adjusted for mortality improvements. A flat reduction of 5.0 per cent in these mortality rates would have increased the benefits liabilities by approximately $125 million.

A 10.0 per cent increase in accident frequency, resulting in a 10.0 per cent increase in the number of lost-time injuries in the current year, would have increased benefit liabilities by approximately $100 million.

Health-care benefit liabilities are calculated assuming a future rate of escalation of health-care costs of 6.5 per cent per year (previously 4.0 per cent). A 0.5 per cent increase in the escalation factors used for future health-care costs would have increased benefits liabilities by approximately $85 million.

Administrative and other expenses

Excluding new systems development and integration expenses, administrative and other expenses in 2002 were $480 million, an increase of $30 million, or 6.7 per cent, compared to 2001.

Major year-over-year changes include the following items:

- WSIB benefit program increases of $14 million due to higher costs for the employees' pension plans and other benefit plans,
- during 2002, the investment value of the employees' pension plan was directly impacted by the negative performance of the global equity markets. As a result, the funding surplus was reduced; the fund, however, still remains in an actuarial surplus position. During 2002, the WSIB reviewed the key actuarial assumptions underlying the actuarial valuation of the plan. Changes in assumptions included a reduction in the expected long-term rate of return on plan assets from 7.5 per cent to 7.0 per cent. Also, the rate of compensation escalation was reduced from 5.5 per cent to 4.0 per cent, increasing the real rate of return.

- employee salaries and benefits increased $11 million, or 4.3 per cent, due to an increase in the number of staff providing services to injured workers and employers, and in general salary increments,

In addition to the ongoing costs of administering the *Workplace Safety and Insurance Act, 1997*, administrative and other expenses also include the costs of transforming WSIB business processes and computer systems. New systems development and integration expenses for the year amounted to $44 million, $3 million (6.4 per cent) less than for 2001.

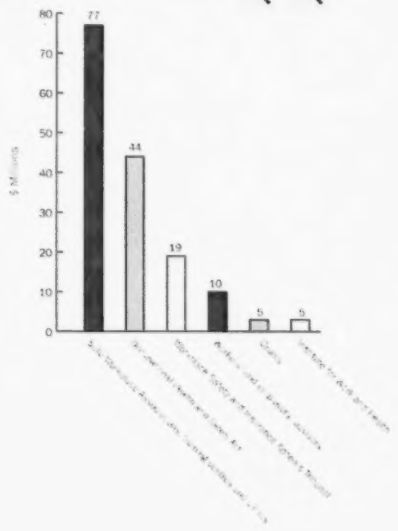
In 2002, a new health care expense billing system was successfully implemented. As well, new general ledger, accounts payable, purchasing and expense systems were implemented on January 6, 2003.

Legislated obligations and commitments

In 2002, the WSIB's legislated obligations and commitments cost $160 million, a decrease of $2 million, or 1.2 per cent, compared to 2001. Together with its partners in Ontario's workplace safety and insurance system, the WSIB continued to invest in the alignment of the prevention system, and to demonstrate its commitment to workplace health and safety.

Funding for the Health and Safety Associations, training centres and clinics was increased by $7 million. These organizations provide injury and illness prevention services to Ontario's workplaces. Decreased funding for other legislated obligations offset this increase.

Breakdown of legislated obligations and commitments



Outlook

After consultation and discussion with employers and other stakeholders, the WSIB decided that the 2003 average premium rate should increase by 3.0 per cent to $2.19 for every $100 of insurable earnings. This average premium rate increase is the first since 1994. As of 2002, overall premium rates have decreased by $0.88 or 29 per cent, from the 1994 average premium rate of $3.01.

Despite continuing improvements in the lost-time injury rate, premium rates for 2003 are higher because of two external factors, rising health-care costs and investment market conditions. These are the same pressures that are causing other insurance companies and other workers' compensation systems in Canada to increase premium rates.

As the economy in Ontario continues to grow, the insured payroll in 2003 is expected to increase to $126,000 million (4.8 per cent higher than 2002) – driven by an increase in employment, average wages and average weekly hours worked.

Despite the decline consumers have endured in their equity investments, retirement savings, and consumer spending – while far from robust – have not declined sharply across the board. Due to the sharp declines of the past two years, equity markets are generally now fairly priced and, in some markets, represent attractive levels by historical standards. The effects of the recent Middle-East conflict are causing concerns among equity investors, and the consensus is decidedly cautious – anticipating, at best, mid to high single-digit returns for 2003.

With respect to fixed-income investments, concern is being expressed that interest rates are likely to increase. Indications are that only very modest returns are in store for the bond sector in 2003.

The increase in CPI experienced in 2002 will affect the indexing factor used to calculate benefits for 2003, driving the costs of survivor and loss-of-earnings benefits up. Higher health-care costs will also increase benefit costs. Initiatives are under way to assist the recovery and return to work of injured workers and to seek more process efficiencies.

Customer service and promotion of healthier and safer workplaces, recovery and return to work, performance excellence and financial integrity will continue to be emphasized in 2003 through a number of initiatives. New initiatives continue to be launched in 2003, including minimizing delays in the recovery and return to work of injured workers and expanding the organization's capacity to process research material for front-line teams.

A Fair Practice Commission is to be set up for 2003 to address ongoing issues of service delivery raised by workers, employers and external service providers. Other initiatives include improving the network of health clinics and the development of care pathways for occupational diseases.

The WSIB will continue to build a solid foundation for Ontario's workplace health and safety system in 2003 and beyond. The financial security of the system is sufficient, with reserves to meet future injury and disease costs. Initiatives are continuing to improve the cost-effectiveness of the WSIB's products, services and programs.

This foundation will enable ongoing improvements to services provided for workers and employers and will support workplace health and safety initiatives, moving closer to the vision: **the elimination of all workplace injuries and illnesses.**

Balance sheet

AS AT DECEMBER 31

($ Millions)	2002	2001
ASSETS		
Cash and cash equivalents	$ 122	$ 7
Receivables	526	286
Investments (note 3)	10,361	10,674
Injured Workers' Retirement Fund (note 4)	434	412
Property, plant, equipment and other assets (note 5)	181	197
	$ 11,624	$ 11,576
LIABILITIES		
Payables and accruals	$ 389	$ 313
Mortgage payable (note 6)	72	73
Injured Workers' Retirement Fund (note 4)	434	412
Employee benefit plans (note 7)	355	305
Benefit liabilities (note 8)	16,965	16,130
	18,215	17,233
UNFUNDED LIABILITY (note 9)	(6,591)	(5,657)
	$ 11,624	$ 11,576

On behalf of the Board of Directors:

Ron Hikel, Acting Chair
Director

Eileen Mercier, Vice-Chair
Director

The accompanying notes form an integral part of the financial statements.

Statement of operations and unfunded liability

FOR THE YEAR ENDED DECEMBER 31

($ Millions)	2002	2001
CURRENT OPERATIONS		
Revenues		
Premiums for the year	$ 1,997	$ 1,866
Investments (note 3)	246	765
	2,243	2,631
Expenses		
Benefit costs (note 8)	3,575	3,025
Injured Workers' Retirement Fund	52	50
Administrative and other expenses (note 10)	240	236
Legislated obligations and commitments (note 11)	160	162
	4,027	3,473
Excess (deficiency) of revenues over expenses from current operations	(1,784)	(842)
Premiums for unfunded liability	902	860
Transfer of Electrical Utilities from Schedule 2 (note 12)	(52)	-
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENSES APPLIED TO THE UNFUNDED LIABILITY	(934)	18
Unfunded liability, beginning of year	5,657	5,675
Unfunded liability, end of year (note 9)	$ 6,591	$ 5,657

The accompanying notes form an integral part of the financial statements.

Statement of cash flows

	FOR THE YEAR ENDED DECEMBER 31	
($ Millions)	**2002**	**2001**
OPERATING CASH FLOWS		
Cash received from:		
Premiums for the year	$ 1,965	$ 1,856
Cash paid to:		
Claimants, survivors and care providers	(2,614)	(2,508)
Injured Workers' Retirement Fund	(21)	(24)
Employees and suppliers for administrative goods and services	(484)	(449)
Legislated obligations and commitments	(162)	(157)
	(3,281)	(3,138)
Net cash required by current operations	(1,316)	(1,282)
INVESTING CASH FLOWS		
Investment income	$ 337	$ 399
Sale of investments	9,015	7,670
Purchase of investments	(8,809)	(7,688)
Net cash provided by investing activities	543	381
Cash received from premiums for unfunded liability	888	856
Increase (decrease) in cash and cash equivalents	115	(45)
Cash and cash equivalents, beginning of year	7	52
Cash and cash equivalents, end of year	$ 122	$ 7

The accompanying notes form an integral part of the financial statements.

Notes | to the financial statements

DECEMBER 31, 2002

1. Nature of operations

The Workplace Safety and Insurance Board (WSIB) is a statutory corporation created by an *Act* of the Ontario Legislature in 1914. The WSIB is responsible for administering the *Workplace Safety and Insurance Act, 1997*. The WSIB promotes the prevention of injuries and illnesses in Ontario workplaces and provides insurance benefits to workers who sustain injuries in the course of employment or contract occupational diseases. The WSIB also provides insurance benefits to survivors of workers who die due to workplace injuries or illnesses.

Employers covered by the *Workplace Safety and Insurance Act, 1997*, are divided into two groups, referred to as "Schedule 1" and "Schedule 2." Schedule 1 employers are insured under a "collective liability" system and are required to contribute to the WSIB Insurance Fund. Schedule 2 employers are "self-insured" and are individually liable for the full costs of their workers' claims. The WSIB pays insurance benefits for Schedule 2 workers and is reimbursed by their employers for the costs of the claims, including administrative costs, and for the cost of the WSIB's prevention activities.

The WSIB also administers the federal *Government Employees Compensation Act*. Under agreement with Human Resources Development Canada, the federal government is treated like a Schedule 2 employer.

Revenue is raised through premiums, which are collected from all Schedule 1 employers covered under the *Workplace Safety and Insurance Act, 1997*. Revenue is also earned from a diversified investment portfolio held to meet future obligations on existing claims. Schedule 2 reimbursements also contribute to WSIB revenue. The WSIB receives no government funding or assistance.

2. Significant accounting policies

The consolidated financial statements include the Schedule 1 and Schedule 2 accounts of the WSIB and its wholly owned subsidiaries. These financial statements have been prepared in accordance with Canadian generally accepted accounting principles. These principles require management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the year. Actual results could differ from these estimates.

The significant accounting policies are summarized as follows:

Cash and cash equivalents

Cash and cash equivalents are funds consisting of cash and money-market instruments with initial maturities of up to three months.

Investments

Investments comprise short-term securities, bonds, equities and real estate.

Carrying value

Short-term securities consist of money market instruments with maturities between three and 12 months and are carried at cost. Gains and losses from sales are included in income for the year in which they occur.

Bonds and coupons are carried at amortized cost. Realized gains and losses on the sale of bonds and coupons are deferred and amortized over either 20 years or the period to maturity of the security, whichever is the lesser.

Equities and real estate are carried at cost, adjusted towards fair value, using a five-year moving average market method. Realized gains and losses are deferred and amortized over a four-year period.

Fair value

Investments are valued at year-end quoted prices where available. Where quoted prices are not available, estimated fair values are calculated based upon the yields and values of comparable marketable securities.

Cash and cash equivalents denominated in foreign currencies are translated into Canadian dollars at the exchange rate in effect at the balance sheet date.

The carrying value of short-term securities, treasury bills and term deposits maturing within a year, plus accrued interest income, approximates the fair value of these instruments.

The fair value of bonds and equities denominated in foreign currencies is translated to Canadian dollars at the exchange rate in effect at the balance sheet date.

The fair value of real estate is based on appraised values conducted on a cyclical basis.

Pooled fund investments are valued at the unit values supplied by the pooled fund administrator. These values represent the WSIB's proportionate share of underlying net assets at fair values determined using closing market prices.

Foreign currency translation

Assets and liabilities denominated in foreign currencies are translated into Canadian dollars at exchange rates in effect at

the balance sheet date, with the exception of derivative contracts, which are carried at the exchange rate negotiated. Revenue and expenses are translated at exchange rates in effect on the transaction date. Realized and unrealized exchange gains and losses are included in income.

Derivative financial instruments

The WSIB is party to forward foreign-exchange contracts. On inception, the carrying value of the receivables and payables resulting from these contracts is included in the carrying value of investments. At maturity, the realized gains and losses on forward foreign-exchange contracts are deferred and amortized over a four-year period.

Fair value of other financial assets and liabilities

The carrying value of receivables and payables approximates their fair value because of the short-term nature of these instruments.

Injured Workers' Retirement Fund

The Injured Workers' Retirement Fund is invested in short-term securities, bonds, equities and a pooled fund. These investments are carried at fair value as described above. Changes in fair value are included in investment income of the Injured Workers' Retirement Fund in the year in which they occur.

Property, plant, equipment and other assets

Property, plant, equipment and other assets are recorded at cost. The cost of buildings includes development, financing and other costs capitalized prior to the day they become fully operational. At this time, depreciation commences. Capital assets are depreciated using the straight-line method, at rates calculated to expense the cost of assets over their estimated useful lives. In the case of buildings, office equipment and computer equipment, useful lives are estimated at 20 years, five years and three years respectively.

Premiums

In advance of the fiscal year, the WSIB determines the total amount of premiums to be paid by Schedule 1 employers and notifies them of their premium rates for the following year. Premium revenue is determined by applying premium rates to Schedule 1 employers' payrolls.

Premium rates include a component that is applied to reduce the unfunded liability.

Schedule 2 employers are individually liable to pay all insurance benefits with respect to their workers' claims. Reimbursements for claims paid and the cost of administering the claims are included in premium revenue.

Benefit liabilities

Benefit liabilities are determined annually through an actuarial valuation. They represent a provision for future benefit payments and the future cost of administering claims incurred on or before December 31. The provision has been determined by estimating future benefit payments in accordance with the adjudication practices in effect at December 31 and relevant legislation.

The benefit liabilities do not include any provision for payment of Schedule 2 claims. The costs of these claims are not considered WSIB liabilities because they are a liability of Schedule 2 employers.

Benefit liabilities do not include any provision for future claims relating to occupational diseases, or for injuries and illnesses that are not currently considered to be work-related.

3. Investments and investment revenue

The carrying value of investments comprises:

($ Millions)	2002	2001
Investments at cost	$ 10,376	$ 10,774
Adjustments towards fair value	265	575
Unamortized net gains realized on sale of investments	(328)	(731)
Accrued investment income	48	56
	$ 10,361	$ 10,674

Value of investments by category are as follows:

($ Millions)	2002		2001	
	Carrying value	Fair value	Carrying value	Fair value
Fixed-income securities				
Bonds	$ 1,854	$ 2,374	$ 2,659	$ 3,147
	1,854	2,374	2,659	3,147
Equities				
Domestic	2,060	2,140	3,041	3,573
Foreign -U.S.	2,657	2,597	783	930
-Global	3,386	3,061	3,745	3,855
	8,103	7,798	7,569	8,358
Real estate	356	374	390	412
Accrued investment income	48	48	56	56
	$10,361	$10,594	$ 10,674	$11,973

Foreign currency risk

Foreign currency risk is the risk of loss due to adverse movements in foreign currency rates as compared to the Canadian dollar. The WSIB uses foreign-exchange contracts to hedge currency risk. Foreign-exchange contracts are agreements to exchange an amount of one currency for another at a future date and at a set price, agreed upon at the contract inception. The fair value of these financial instruments would change in response to changes in the underlying variables affecting the contracts, such as changes in the foreign-exchange rates of the currencies involved in the contracts.

The notional amounts in foreign-exchange contracts are the contractual amounts on which payments are made. These notional amounts have been converted into Canadian dollars at the contractual exchange rates in effect at the inception of the contracts. 2002 outstanding contracts mature in the first three months of 2003.

At December 31, 2002, the notional value of outstanding foreign currency contracts was $243 million (2001: $325 million). Outstanding contracts in a favourable position had a fair value of $8 million (2001: nil) and those in an unfavourable position had a fair value of negative $7 million (2001: $5 million).

The fair value of the investment portfolio includes $5,631 million (2001: $4,775 million) of securities denominated in foreign currency.

Bonds by term to maturity as at December 31:

($ Millions)	2002 Term to maturity					2001
	Up to 1 year	1–5 years	5–10 years	Over 10 years	Total	Total
Government bonds						
Carrying value	$ -	$ 717	$ 523	$ 434	$ 1,674	$ 2,238
Fair value	$ -	$ 743	$ 552	$ 463	$ 1,758	$ 2,315
Yield (%)*	-	3.5	4.6	5.5	4.4	4.8
Corporate bonds						
Carrying value	$ 4	$ 231	$ 182	$ 172	$ 589	$ 810
Fair value	$ 4	$ 241	$ 193	$ 178	$ 616	$ 832
Yield (%)*	4.4	4.1	5.4	6.3	5.2	5.4
Less: Unamortized gain	-	-	-	-	$ 409	$ 389
Total						
Carrying value	$ 4	$ 948	$ 705	$ 606	$ 1,854	$ 2,659
Fair value	$ 4	$ 984	$ 745	$ 641	$ 2,374	$ 3,147
Yield (%)*	4.4	3.7	4.8	5.7	4.6	5.0

*The average yield reflects the yield to maturity which is the discount rate that makes the present value of future cash flows for each bond equal to its fair value at December 31

Securities lending

WSIB earns additional income by participating in a securities-lending program. Securities it owns are loaned to others for a fee and are secured by high-quality collateral. The fair value of the collateral always exceeds the fair value of the securities loaned and the collateral is marked to market daily. The program is managed by a financial institution in Canada.

At December 31, 2002, the fair value of securities on loan was $992 million (2001: $1,637 million).

Deferred net realized gains and unrealized net losses were amortized to investment revenue in the year as follows:

($ Millions)	2002	2001
Net realized gains (losses)	$ 225	$ 457
Net unrealized gains (losses)	(310)	(78)
	$ (85)	$ 379

Revenue by category of investment is as follows:

($ Millions)	2002	2001
Short-term securities	$ 4	$ 8
Bonds	203	250
Equities and real estate	62	527
	269	785
Investment expenses	(23)	(20)
Investment revenue	$ 246	$ 765

4. Injured Workers' Retirement Fund

For injuries and illnesses that occurred prior to January 1, 1998, the WSIB sets aside funds equal to 10 per cent of every payment made to injured workers.

Effective January 1, 1998, for claims incurred after December 31, 1997, for workers who have received loss-of-earnings benefits for 12 continuous months, the WSIB sets aside 5 per cent of their loss-of-earnings benefits for their retirement fund. Injured workers may choose to contribute a further 5 per cent from their loss-of-earnings benefits. These funds are segregated from the WSIB's Insurance Fund and are invested to provide retirement income benefits for injured workers.

The carrying value of the Fund at December 31 is as follows:

($ Millions)	2002	2001
Cash and cash equivalents	$ 29	$ 2
Bonds	95	-
Equities	113	-
Investment in pooled fund	197	410
	$ 434	$ 412

The underlying securities in the pooled fund include fixed-income securities valued at $67 million (2001: $155 million), equities valued at $123 million (2001: $242 million) and money-market instruments valued at $7 million (2001: $13 million).

The change in net assets is as follows:

($ Millions)	2002	2001
Funds set aside under the *Act*	$ 52	$ 50
Investment loss	(15)	(12)
Benefit costs paid	(15)	(14)
Increase in net assets	22	24
Net assets, beginning of year	412	388
Net assets, end of year	$ 434	$ 412

5. Property, plant, equipment and other assets

($ Millions)	2002		2001
	Cost	Net carrying value	Net carrying value
Buildings and leasehold improvements	$ 218	$ 137	$ 150
Office equipment	109	7	11
Computer equipment	107	24	24
	434	168	185
Other assets	13	13	12
	$ 447	$ 181	$ 197

Depreciation expense in 2002 was $43 million (2001: $35 million).

6. Mortgage payable

The WSIB, through its wholly owned subsidiary 799549 Ontario Inc., is a 75 per cent participant in a co-ownership agreement for its head office building at 200 Front Street West, Toronto. To fund part of the development and construction of the building, the WSIB entered into a long-term mortgage loan agreement in 1993. The mortgage loan is secured by the building, and matures in the year 2015. The interest rate is fixed at 10.25 per cent per annum, compounded semi-annually.

The fair value of the mortgage payable as of December 31, 2002 was $80 million (2001: $90 million), with a book value of $72 million (2001: $73 million). The $7-million mortgage interest expense for the year was charged against occupancy costs.

7. Employee benefit plans

The WSIB has several benefit plans that provide pension and other post-employment benefits. The cost of employee benefit plans is recognized in the reporting period in which employees have been provided with the service.

Pension and other benefit plans

The WSIB has two pension plans for its employees and employees of Ontario's Health and Safety Associations: the WSIB Employees' Pension Plan and the WSIB Employees' Supplementary Pension Plan.

The WSIB Employees' Pension Plan is a defined-benefit pension plan that provides for partially indexed pensions based on years of service and the best five consecutive years average earnings in the last ten years of employment. The WSIB Employees' Supplementary Pension Plan ensures that employees of the WSIB and Ontario's Health and Safety Associations whose earnings exceed the threshold earnings for the maximum pension benefit permitted under the federal *Income Tax Act* will receive pension benefits based on their total earnings.

The investment activities and the administrative and accounting functions of the pension plans are administered by the WSIB. The accrued pension obligations of the plans reflect management's estimates of salary escalation, investment rate of return, mortality of members, terminations and ages at which members will retire.

The WSIB also provides other benefits to eligible current and retired employees. These other benefits include medical, dental and life insurance, accrued vacation, short-term salary protection to cover periods of illness and other absences, as well as the costs of insurance benefits provided to employees who sustain injuries in the course of employment.

Information about the WSIB's defined-benefit pension plans and other benefit plans, in aggregate, is as follows:

($ Millions)	Employees' Pension Plan		Employees' Supplementary Pension Plan		Other Benefit Plans		Total Plans	
	2002	2001	2002	2001	2002	2001	2002	2001
Accrued benefit obligation								
Beginning of year	$ 1,057.0	$ 977.1	$ 10.3	$ 8.9	$ 283.2	$ 265.7	$ 1,350.5	$1,251.7
Current service cost	54.6	53.0	0.5	0.6	3.5	3.3	58.6	56.9
Interest cost	74.7	69.1	0.8	0.6	13.4	13.0	88.9	82.7
Benefits paid	(35.4)	(34.7)	(0.1)	0.0	(4.8)	(4.3)	(40.3)	(39.0)
Employee past service contributions	1.8	2.4	0.0	0.0	0.0	0.0	1.8	2.4
Employee current service contributions	0.0	0.0	0.3	0.2	0.0	0.0	0.3	0.2
Past service benefit cost	11.7	2.3	0.0	0.0	0.0	8.1	11.7	10.4
Actuarial (gain) loss	(121.8)	(12.2)	(0.9)	0.0	21.9	(10.7)	(100.8)	(22.9)
Actuarial adjustment	0.0	0.0	0.0	0.0	0.5	8.1	0.5	8.1
End of year	1,042.6	1,057.0	10.9	10.3	317.7	283.2	1,371.2	1,350.5
Plan assets								
Fair value at beginning of year	1,147.1	1,186.8	1.2	0.8	0.0	0.0	1,148.3	1,187.6
Actual return on plan assets	(56.2)	(7.4)	0.0	0.0	0.0	0.0	(56.2)	(7.4)
Employer contributions	0.0	0.0	0.2	0.2	4.8	4.3	5.0	4.5
Employee current service contributions	0.0	0.0	0.3	0.2	0.0	0.0	0.3	0.2
Employee past service contributions	1.8	2.4	0.0	0.0	0.0	0.0	1.8	2.4
Benefits paid	(35.4)	(34.7)	(0.1)	0.0	(4.8)	(4.3)	(40.3)	(39.0)
Fair value at end of year	1,057.3	1,147.1	1.6	1.2	0.0	0.0	1,058.9	1,148.3
Funded status								
Funded status,-plan surplus (deficit)	14.7	90.1	(9.3)	(9.1)	(317.7)	(283.2)	(312.3)	(202.2)
Unamortized net actuarial (gain) loss	63.7	43.8	(1.8)	(1.0)	(23.6)	(43.9)	38.3	(1.1)
Unamortized past service costs	13.8	2.3	0.0	0.0	29.0	31.3	42.8	33.6
Unamortized transitional obligation	(129.7)	(141.4)	5.5	6.0	0.0	0.0	(124.2)	(135.4)
Accrued benefit asset (liability)	(37.5)	(5.2)	(5.6)	(4.1)	(312.3)	(295.8)	(355.4)	(305.1)
Accrued benefit obligation, end of year	1,042.6	1,057.0	10.9	10.3	317.7	283.2	1,371.2	1,350.5
Fair value of plan assets, end of year	1,057.3	1,147.1	1.6	1.2	0.0	0.0	1,058.9	1,148.3
Funded status, plan surplus (deficit)	14.7	90.1	(9.3)	(9.1)	(317.7)	(283.2)	(312.3)	(202.2)
Net benefit expense								
Current service cost	54.6	53.0	0.5	0.6	3.5	3.4	58.6	57.0
Interest cost	74.7	69.1	0.8	0.6	13.4	13.1	88.9	82.8
Expected return on plan assets	(85.5)	(82.5)	0.0	0.0	0.0	0.0	(85.5)	(82.5)
Amortization of past service costs	0.2	0.0	0.0	0.0	2.4	1.8	2.6	1.8
Amortization of transitional obligation	(11.8)	(11.8)	0.5	0.4	0.0	0.0	(11.3)	(11.4)
Amortization of net loss (gain)	0.0	0.0	0.0	0.0	2.1	(1.0)	2.1	(1.0)
Net benefit plan expense	$ 32.2	$ 27.8	$ 1.8	$ 1.6	$ 21.4	$ 17.3	$ 55.4	$ 46.7

The significant actuarial assumptions adopted as at December 31 to value the Employees' Pension Plan, the Employees' Supplementary Pension Plan and other benefit plans are as follows:

(Per cent)	Employees' Pension Plan		Employees' Supplementary Pension Plan		Other Benefit Plans	
	2002	2001	2002	2001	2002	2001
Discount rate	6.8%	7.0%	6.8%	7.0%	6.8%	7.0%
Expected long-term rate of return on plan assets	7.0	7.5	3.5*	3.8*	-	-
Rate of compensation escalation	4.0	5.5	5.5	5.5	5.5	5.5
Medical cost escalation	-	-	-	-	7.0	7.0
Dental cost escalation	-	-	-	-	4.0	4.0
Average remaining service period (yrs)	14	14	14	14	14	14

* Adjusted to reflect the impact of 50% refundable tax, under the Income Tax Act (Canada)

As at year-end 2002, the WSIB's accrued liability for employee future benefits, other than pensions, was $312 million (2001: $296 million)

8. Benefit liabilities and benefit costs

Benefit liabilities represent an actuarially determined provision for future benefit payments relating to incurred claims and the expense of administering those benefits, and are discounted to present value at the assumed net investment returns shown below. Estimates of future benefit payments apply to both reported and unreported claims resulting from injuries and illnesses that occurred on or before December 31, 2002. They are based on the level and nature of entitlement, and adjudication practices in effect at December 31, 2002. The benefit liabilities were determined using accepted actuarial practices in accordance with the standards established by the Canadian Institute of Actuaries.

The actuarial present value of future benefit payments depends on economic and actuarial assumptions that are based on past experience, modified for current trends. These assumptions may change over time to reflect underlying conditions, and it is possible that such changes could cause a material change in the actuarial present value of future benefit payments. The following key long-term economic assumptions were used in the actuarial valuation of the benefit liabilities:

(Per cent)	2002	2001
Inflation rate	3.0%	3.0%
Investment rate of return	7.0	7.0
Rate of indexation of benefits		
-Fully indexed	3.0	3.0
-Partially indexed	0.5	0.5
Investment return, net of indexation		
-Fully indexed	4.0	4.0
-Partially indexed	6.5	6.5
Wage escalation rate	4.0	4.0
Health-care costs escalation rate	6.5	4.0

Mortality estimates are based on injured-worker mortality experience from 1991 to 1995. Mortality estimates for survivors of deceased workers are based on the 1990 to 1992 Ontario Life Tables prepared by Statistics Canada, adjusted for mortality improvements. Provisions have been made for the effect of future increases in the covered earnings ceiling and indexation of benefits.

Management believes the amount provided for future payments to be adequate. Long-term economic and actuarial assumptions and methods are reviewed annually at December 31, when an independent actuarial valuation is performed.

The actuarial present value of future benefit payments for reported and unreported work-related injuries and illnesses are recorded as benefit costs. Any adjustments resulting from the continual review of entitlements and experience, or from changes in legislation, assumptions or methods, are also included as benefit costs.

The benefit liabilities include a provision of $808 million (2001: $768 million) for future costs of administering existing claims. Administrative and other expenses have been reduced by $284 million (2001: $261 million). This amount was released from the provision for benefit liabilities relating to claim administration expense in the current year.

In 2002, the WSIB revised its benefit category classifications. The new classifications are based on the *Workplace Safety and Insurance Act, 1997*. Under current legislation there is no distinction between short-term and long-term loss-of-earnings benefits. Prior to 1998, there was a time limit of 12 months on short-term benefits, after which time workers were provided with future economic loss (FEL) benefits, which were classified as long-term benefits.

Current legislation removes the distinction between short-term and long-term benefits that previously existed. In 2002, a new benefit category, "loss-of-earnings," is introduced to reflect current legislation. The short-term and long-term benefit categories reported separately prior to 2002 are now combined into one category: "short- and long-term disability."

Benefit liabilities provision and benefit costs paid in 2002 are as follows:

($ Millions)	2002								2001
	Loss of earnings	Labour Market Re-entry Income support	Labour Market Re-entry External providers	Short and long-term disability	Health care	Survivor benefits	Claim administration costs	Total	Total
Benefit liabilities									
Beginning of year	$ 1,358	$ 189	$ 207	$10,625	$ 1,499	$ 1,484	$ 768	$16,130	$15,860
Transfer of Electrical Utilities from Schedule 2 (note 12)	4	1	1	100	8	22	7	143	-
Benefit costs	742	39	158	1,196	892	231	317	3,575	3,025
Benefit costs paid									
During the year									
Schedule 1	(473)	(68)	(89)	(1,308)	(315)	(129)	(284)	(2,666)	(2,526)
Schedule 2	(31)	(5)	(4)	(134)	(32)	(11)	-	(217)	(229)
	(504)	(73)	(93)	(1,442)	(347)	(140)	(284)	(2,883)	(2,755)
Change in benefit liabilities	242	(33)	66	(146)	553	113	40	835	270
Benefit liabilities, End of year	$ 1,600	$ 156	$ 273	$10,479	$ 2,052	$ 1,597	$ 808	$16,965	$16,130

9. Actuarial reconciliation of the change in the unfunded liability

The actuarial reconciliation of the change in the unfunded liability is as follows:

($ Millions)	2002	2001
Unfunded liability, beginning of year	$ 5,657	$ 5,675
Add (deduct):		
Transfer of Electrical Utilities from Schedule 2	52	0
Investment income not earned due to shortfall in invested assets	398	404
Premiums allocated to reduction of unfunded liability	(902)	(860)
Experience (gains)/losses resulting from:		
Indexation of benefits less than expected	10	(110)
Lower (higher) than expected investment returns	531	(8)
Prior and current years' claims experience	65	77
Changes in assumptions:		
Long-term loss of earnings	0	18
Health-care benefits	566	243
Long-term disability	52	100
External agency rehabilitation payments	67	36
Other changes	95	72
Change in personal income tax rates	0	10
Unfunded liability, end of year	$ 6,591	$ 5,657

10. Administrative and other expenses

Administrative and other expenses consist of the following:

($ Millions)	2002	2001
Salaries and employee benefits	$ 331	$ 305
Equipment depreciation and maintenance	53	45
Occupancy	40	42
Communication	15	12
Supplies and services	20	20
Travel and vehicle maintenance	7	8
New systems development and integration	44	47
Other	14	18
	524	497
Claim administration costs (note 8)	(284)	(261)
	$ 240	$ 236

11. Related-party transactions

Legislated obligations and commitments

Under the *Workplace Safety and Insurance Act, 1997*, and as directed by the Lieutenant Governor through Orders-in-Council, the WSIB is required to reimburse the Government of Ontario for all administrative costs of the *Occupational Health and Safety Act*. The WSIB is also required to fund the Workplace Safety and Insurance Appeals Tribunal (WSIAT), the Offices of the Worker and Employer Advisor, and Ontario's mine rescue stations. These reimbursements and funding amounts are determined and approved by the Minister of Labour. The WSIB is also committed to providing funding for the Institute for Work and Health and Ontario's Health and Safety Associations, clinics and training centres.

The total amount of funding provided under these legislated obligations and commitments in 2002 was $160 million (2001: $162 million).

Investments

Included in investments are marketable fixed-income securities issued by the Ontario provincial government and related corporations valued at $222 million (2001: $262 million).

Other

In addition to legislated obligations and workplace health and safety expenses, the financial statements include amounts resulting from transactions conducted in the normal course of operations with various Ontario government-controlled ministries, agencies and Crown corporations. Such transactions are conducted on terms and conditions similar to those that apply to transactions with unrelated parties. Account balances resulting from these transactions are not significant.

12. Transfer of Electrical Utilities from Schedule 2

Electrical utilities, formerly agencies of provincial and municipal governments, were required to incorporate their operations under the *Ontario Business Corporations Act*. As a result, effective January 1, 2002, the WSIB transferred all electric utility employers previously covered under Schedule 2 to Schedule 1. The impact of this transfer in 2002 is an increase in premiums received of $91 million, an increase in benefit liabilities of $143 million and an increase in the unfunded liability of $52 million.

13. Commitments and contingencies

Operating leases

At December 31, 2002, the WSIB was committed under non-cancelable operating leases requiring future minimum payments of approximately $18 million per year over the next five years, and $32 million in aggregate thereafter.

Legal actions

The WSIB is party to various claims and lawsuits, which are being contested. In the opinion of management, the outcome of such claims and lawsuits will not have a material effect on WSIB expenses or financial position.

Bank line of credit

The WSIB maintains an unsecured $150-million line of credit with a commercial bank. The credit line was not utilized in 2002.

14. Comparative figures

Certain of the comparative amounts have been reclassified to conform with the presentations adopted in the current year.

Responsibility for financial reporting

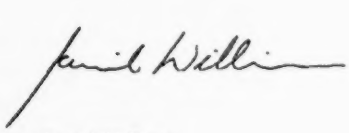
The accompanying financial statements were prepared by management in accordance with Canadian generally accepted accounting principles, consistently applied, and include amounts based upon management's best estimates and judgements. Any financial information contained elsewhere in the Annual Report is consistent with these financial statements.

Management is responsible for the integrity of the financial statements and has established systems of internal control to provide reasonable assurance that assets are properly accounted for and safeguarded from loss. The Board of Directors has established an Audit Committee, to ensure that management fulfils these responsibilities. The Audit Committee meets periodically with management, internal auditors and external auditors to ensure that their responsibilities are properly discharged with respect to financial statement presentation, disclosure and recommendations on internal control.

The Internal Audit Branch performs audits designed to test the adequacy and consistency of the WSIB's internal controls, practices and procedures.

The external auditors, KPMG LLP, working under the direction of the Provincial Auditor, have performed an independent audit of the financial statements of the WSIB in accordance with Canadian generally accepted auditing standards. Their report outlines the scope of this independent audit and their opinion on the financial statements of the WSIB.

Eckler Partners Ltd., the independent consulting actuaries to the WSIB, express an opinion on the adequacy and appropriateness of the valuation of the WSIB's benefits liability.



David Williams
President and
Chief Executive Officer

Thomas Chan
Vice-President
Finance and Corporate Services
and Chief Financial Officer

March 11, 2003

Auditors' report

To the Workplace Safety and Insurance Board,
the Minister of Labour
and to the Provincial Auditor

Pursuant to the *Workplace Safety and Insurance Act* which provides that the accounts of the Workplace Safety and Insurance Board ("WSIB") shall be audited by the Provincial Auditor or under his direction by an auditor appointed by the Lieutenant Governor in Council for that purpose, we have audited the balance sheet of the WSIB as at December 31, 2002 and the statements of operations and unfunded liability and cash flows for the year then ended. These financial statements are the responsibility of WSIB management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In our opinion, these financial statements present fairly, in all material respects, the financial position of the WSIB as at December 31, 2002 and the results of its operations and its cash flows for the year then ended in accordance with Canadian generally accepted accounting principles.

KPMG LLP

Chartered Accountants

Toronto, Canada
March 11, 2003

Consulting actuaries' report

Eckler Partners Ltd.

Consulting Actuaries' Report on The Valuation of the Benefits Liabilities of the Schedule 1 Insurance Fund of The Workplace Safety and Insurance Board of Ontario as at December 31, 2002

We have determined the estimated present value as at December 31, 2002 of future payments for loss of earnings, labour market re-entry, short and long term disability, health care, survivor benefits, retirement income benefits and claims administration costs under Schedule 1 on account of accidents that occurred on or before that date to be $16,965 million. We have examined the data upon which the calculations were based and found them to be sufficient and reliable for the purposes of the valuation and consistent with the WSIB's financial statements. We consulted with the Chief Actuary in selecting appropriate assumptions and methods for the valuation. As in previous valuations, the present value does not include provision for future claims related to occupational disease.

In this valuation, we have included the estimated present value of future payments in respect of several electrical utility firms, which moved from Schedule 2 to Schedule 1 effective January 1, 2002.

As in the previous valuation, we have included the estimated present value of future payments for claims administration in the calculation of the total Schedule 1 liability, using an assumption of 5% of the estimated present value of benefits as at December 31, 2002.

The present value reported above includes the liability for benefits under Bill 162 which came into effect as of January 2, 1990. For the purpose of this valuation, we continue to use the same assumptions as were used in the previous valuation regarding the average percentage of permanent impairment of workers becoming eligible for compensation for non-economic loss under section 42, of the average percentage wage loss of workers becoming eligible for compensation for future loss of earnings under section 43 and of the portions of compensation for future loss of earnings under section 43. The present value also takes into account the provisions of Bill 165, which came into effect as of January 1, 1995 and the provisions of Bill 99, which came into effect as of January 1, 1998.

The valuation was based on the provisions of the *Workplace Safety and Insurance Act* and on the WSIB's administrative practices in effect as of January 1, 2003. Full provision has been made for potential future increases in the covered earnings ceiling and in the level of compensation as provided under the *Act* by using a net investment return assumption of 4% per annum with respect to fully indexed benefits and 6.5% per annum with respect to partially indexed benefits. The rates of net investment return were determined on the assumption that investment income in excess of these rates will be required to finance indexation of those benefits related to inflation. The long-term rate of general price inflation assumed in the valuation was 3% per annum, and the rate of indexation of benefits was therefore assumed to be 3% per annum for fully indexed benefits and 0.5% per annum for partially indexed benefits.

It was assumed that survival on Loss of Earnings benefits will follow WSIB experience for the years 1991-1996, modified after one year so that 4.5% of lost time accidents continue to receive benefits after two years. Following the two-year period, the renewal rate would decrease annually at an average rate of 10% until it reaches 60% six years after the date of accident.

Following the results of a study of escalation factors for health care expenses, the long-term rate of health care escalation assumed in the valuation was increased from 4% per annum to 6.5% per annum.

Except as described above, the methods and assumptions employed in the valuation were consistent with those used in the previous valuation, after taking account of changes in claim patterns. A complete description of the methods and assumptions employed in the valuation will be provided in our detailed report to the Board on the valuation.

In our opinion, the assumptions made in this valuation are appropriate, the methods employed are in accordance with sound actuarial principles and the amount of $16,965 million as at December 31, 2002 makes reasonable provision for future payments for loss of earnings, labour market re-entry, short and long term disability, health care, survivor benefits, retirement income benefits and claims administration costs under Schedule 1 on account of accidents that occurred on or before December 31, 2002.

We hereby confirm, with respect to this valuation, that:

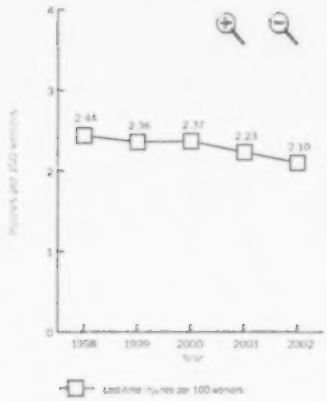
1. the data on which the valuation is based is sufficient and reliable for the purpose of the valuation;
2. the assumptions, in aggregate, are appropriate for the purposes of the valuation;
3. the methods employed in the valuation are appropriate for the purposes of the valuation;
4. this report has been prepared, and our opinions given, in accordance with accepted actuarial practice.

David A. Short, F.S.A., F.C.I.A.
Actuaries with the firm of Eckler Partners Ltd.
March 11, 2003

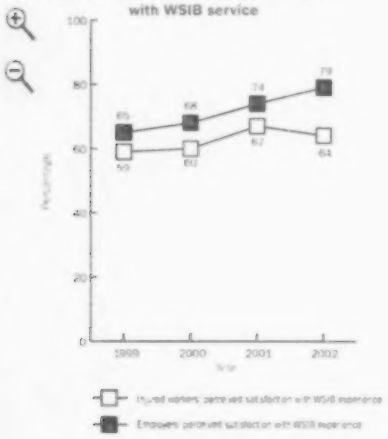
Jill M. Wagman, F.S.A., F.C.I.A.

3 Imperatives | the WSIB is focused on outcomes

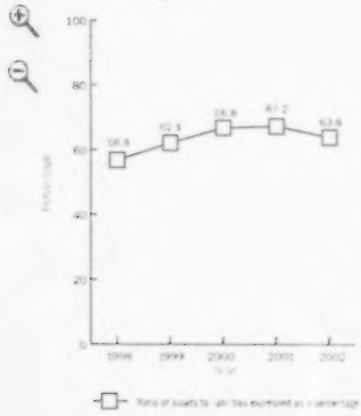
Measure: lost time injury rate



Measure: perceived overall satisfaction with WSIB service



Measure: funding ratio



One: to make Ontario workplaces among the safest in the world

Outcomes

- With our partners, we will be the best provider of health and safety products and services.
- We will help to ensure continuous reduction of workplace injuries and illnesses.
- We will have the healthiest and safest workplaces.

Two: to provide quality service that meets the needs of workers and employers

Outcomes

- Injured and ill workers will recover as early as possible.
- Return to work will be safe, suitable, timely and sustainable.
- Our decisions will be correct, timely and well understood.
- We will treat all our customers and clients in an individualized, caring and respectful way.
- Our products and services will be appropriate, timely, easy to use and responsive to our customers' and clients' needs.
- Our policies will be fair, balanced and equitable.
- We will ensure full compliance with all obligations under WSIB legislation and policies.

Three: to ensure the financial security of the workplace safety and insurance system

Outcomes

- Our competitive, appropriate rates will fully fund the Schedule 1 insurance system.
- The Schedule 2 system will be securely funded.
- Investments will be managed effectively, maximizing return with an acceptable risk level.
- The Insurance Fund will have an adequate reserve for future costs.
- Our administration, products, services and programs will be cost-effective.

Public Sector | salary disclosure 2002

Name	Position Title	Earnings	Taxable Benefits	Total Earnings
Abrams,Brenda E.	Legal Counsel	$112,913	$229	$113,142
Archar,Ramach Andra	Medical Consultant	$147,437	$247	$147,684
Adamo,Valerie	VP Info Services And CIO	$181,362	$316	$181,678
Ah-Yoong, Georges	Project Director	$109,062	$212	$109,274
Allingham,Richard	Director, Research and Eval	$116,925	$237	$117,162
Angove,Linda	Corporate Secretary	$124,773	$240	$125,013
Anstey,Calvin	Director, Transportation Sector	$110,476	$229	$110,704
Argue,Robert	Director, Applications Develop	$112,460	$229	$112,689
Aronshtam,Masha	Medical Consultant	$128,858	$267	$129,125
Arvisais,J.	Medical Consultant	$135,341	$267	$135,608
Bain,Donna	Exec Dir Health Services Manag	$154,623	$277	$154,900
Belanger,Adele Marie	Legal Counsel	$109,539	$224	$109,763
Bell,Susan	Project Director	$117,727	$229	$117,956
Bennetto,John	Director, Services Sector	$109,219	$221	$109,441
Bishop,M.	Medical Consultant	$131,377	$267	$131,644
Brown,Elizabeth	Legal Counsel	$112,770	$231	$113,000
Burton,Neil	Director, Client Server Develop	$120,462	$235	$120,696
Campbell,Clark	Director, Municipal Education & Electrical Utilities	$108,361	$224	$108,585
Campbell,Colin	Security Architect	$117,847	$159	$118,006
Cantlie,George	Medical Consultant	$128,858	$267	$129,125
Chain,Marybelle	Medical Consultant	$128,858	$267	$129,125
Chan,Thomas	VP Finance & Corp Services & CFO	$181,847	$322	$182,169
Chen,Kathy	Sr Special Database	$111,599	$165	$111,764
Cleary,Floreen	Director, Pre 1990 Claims	$110,943	$224	$111,166
Cude,Beverley	Director, Technology Services	$129,089	$231	$129,320
David,Lawrence	Medical Consultant	$128,858	$267	$129,125
De Domenico,Ivan J.	Medical Consultant	$129,574	$267	$129,841
Deslauriers,Jean	Medical Consultant	$125,757	$258	$126,015
Djan,P.A.	Medical Consultant	$146,427	$247	$146,675
Dorcas,Dow	Medical Consultant	$125,403	$0	$125,403
Douglas,R. A.	Director, Employee Relations	$130,015	$259	$130,274
Dsouza,Irene	Medical Consultant	$106,752	$225	$106,977
Dudley,John	Assoc Director/Physician	$140,421	$285	$140,705
Fahmy,Nadia	Director, Admin Services	$111,943	$231	$112,175
Fedder,Jonathan E.	Director, (Managing) Legal	$108,804	$219	$109,023
Field,Paul	Director, Small Business	$107,099	$217	$107,316
Forsyth-Petrov,Deborah	Director, Sys & Collections	$119,893	$164	$120,058
Forth,Kenneth	Director, Agriculture	$103,644	$211	$103,855
Fortin,Claire Marie	Director, Medical Occupational Disease Policy	$105,912	$218	$106,130
Foster,David	Director, IS Audit	$100,089	$195	$100,284
Frame,David A.	Director, Provider Relations	$105,874	$204	$106,079
Galway,Kathleen	Director, Business Oper Audit	$106,546	$204	$106,751
Garg,S. K.	Medical Consultant	$128,858	$267	$129,125
Geary,Judy	GM CCP & Special Claim Serv	$181,885	$304	$182,189
Germansky,Martin	Medical Consultant	$128,858	$267	$129,125
Gibbs,Henry	VP Investments	$283,223	$437	$283,660
Gillies,James	Director, Financial Planning	$118,168	$229	$118,397
Hadjiski,Anna	Medical Consultant	$128,858	$267	$129,125
Hall,Nick M.	Director, Automotive Sector	$110,666	$229	$110,894
Hawkins,Adam J.	Director, Realty Investments	$146,576	$241	$146,816
Heckadon,Robert	Assoc Director/Physician	$157,253	$0	$157,253
Herrington,Michael	Director, Small Business	$105,100	$217	$105,317
Hickman,Robert	Medical Consultant	$128,762	$267	$129,029
Higgins,Jodi	Director, Small Business	$115,200	$229	$115,429
Holyoke,Paul	General Counsel	$203,035	$346	$203,381
Horseman,Brock C.	Sr VP Operations	$309,633	$487	$310,120
Houston,Roberta	Legal Counsel	$104,479	$213	$104,693
Johnston,Michael Bruce	Legal Counsel	$106,266	$219	$106,484
Jolley,Linda	VP Policy and Research	$195,393	$320	$195,713
Jones,Derek	Medical Consultant	$122,404	$260	$122,664
Kanalec,Andrew D.	Medical Consultant	$128,858	$267	$129,125
Kelly,J. Brian	Assoc Director/Physician	$145,733	$297	$146,030
Kelly,Linda	Director, Specialist & Adv Serv	$108,557	$209	$108,766
Kempster,Geoff	Director, Manufacturing Sector	$111,457	$227	$111,684
Kerr,Fergus	Director, Mining Sector	$109,148	$222	$109,371
Kosmidis,Elizabeth	Legal Counsel	$112,197	$228	$112,425
Kosmyna,Roman	Board Auditor	$126,164	$252	$126,416
Kulynych,Heidi	Director, Corp Exec Office	$135,628	$235	$135,863
Kwong,Paul	Project Director	$122,393	$227	$122,620
Lamanna,Pat	Director, Small Business	$115,336	$237	$115,572
Lamoureux,Linda	Director, SIB	$179,943	$309	$180,252
Lau,Robert Hing	Director, Accounting	$101,914	$207	$102,121
Leshchyshyn,Dana	Director, Construction Sector	$116,232	$241	$116,473
Levitsky,Mananne	Director, Best Practices	$112,749	$219	$112,968
Lewis,Owen	Director, Applications Develop	$115,662	$220	$115,882
Londry,David	Director, Client Server Develop	$120,190	$229	$120,419
Lovelock,Ronald	Director, Prevention Services	$110,875	$220	$111,095
Luck,Mary	Director, Services Sector	$112,970	$234	$113,204
MacDiarmid,Ann	VP Communications	$128,324	$249	$128,573
Maehle,Waldemar	Medical Consultant	$124,757	$258	$125,015
Martin,Peter J.	Director, Compensation	$121,213	$244	$121,457
Mastrilli,Arcangelo	Medical Consultant	$128,858	$267	$129,125
McAdam,Roberta	Director, Revenue Audit Services	$110,789	$224	$111,013
McCarthy,Jane	GM Health Services Admin/ Spec Programs	$172,112	$285	$172,398
McCleave,Dave	Director, Small Business	$107,896	$223	$108,118
McKenna Boot,Patricia	Medical Consultant	$129,681	$264	$129,945
McMurtrie,Robert	Director, Financial Services	$115,159	$235	$115,394
Meenan,John J.	Medical Consultant	$124,757	$258	$125,015
Mikkelsen,Allan Charles	Finance HR Business Partner	$106,556	$204	$106,760
Morden,Donald Lawrence	VP Human Resources	$200,183	$337	$200,520
Morrison,Richard	Director, Small Business	$109,685	$227	$109,911
Mould,Roy	VP Prevention	$217,506	$337	$217,843
Painvin,Catherine	Director, Clinical Resources	$155,687	$312	$155,999
Peter,Alice	Director, Research Secretariat	$102,256	$208	$102,464
Prichett,Barry	Medical Consultant	$128,858	$267	$129,125
Pushka,Wayne	Assistant Dir & Chief Investigator	$108,068	$219	$108,287
Ramsey,Willard	Actuary, Pricing & Valuation	$152,109	$291	$152,401
Rodenhurst,John D.	Director, Bus Innovations Serv	$101,041	$206	$101,247
Rohatyn,Taras	Director, Small Business	$104,860	$216	$105,076
Sarathy,Partha	Manager, Applications & Devel	$102,926	$184	$103,110
Schofield,Michel	Physician Coord Specity Clinic	$145,775	$295	$146,070
Scopa,Fernand	Director, Health Care Sector	$108,791	$222	$109,013
Scullion,Catherine	Medical Consultant	$124,229	$257	$124,486
Sgro,Joseph	Director, Quality Improvement	$115,950	$234	$116,185
Shapiro,Gary	Medical Consultant	$128,858	$267	$129,125
Sherwin,Linda	Medical Consultant	$136,689	$247	$136,936
Shewell,Kathryn	Director, Corp Admin Services	$125,527	$206	$125,733
Simmons,Wayne B.	Director, Investments	$146,659	$290	$146,950
Slinger,John	Director, Appeals	$131,323	$259	$131,582
Stasila,Dave	Director, Investments	$157,746	$293	$158,039
Taraschuk,Ihor	Medical Consultant	$124,757	$258	$125,015
Thomas,Roy E	Exec Director, Communications	$136,749	$242	$136,991
Thomson,Garry	GM Industry Sectors	$177,579	$304	$177,882
Timlin,Robert J.	Project Director	$109,725	$215	$109,940
Todorovic,Slavica	Director, Benefits Policy	$116,925	$237	$117,162
Tourchin,Robert W.	Director, Primary Metal Sector	$105,173	$214	$105,387
Tucker,Cheryl	Director, Community Relations	$105,889	$211	$106,100
Vala Webb,Gordon	Director, Knowledge Services	$117,064	$238	$117,301
Walker,John	Medical Consultant	$128,858	$267	$129,125
Wallace,Tim	Sr Spec, Operating Systems	$103,023	$179	$103,202
Wang,Kennedy	Director, Schedule II Sector	$118,339	$220	$118,558
Weatherbee,Wayne	GM Small Business Services	$179,346	$306	$179,651
Welton,Ian	Director, Revenue Policy	$116,925	$237	$117,162
Wentzell,Scott	Medical Consultant	$101,243	$207	$101,450
Whitney,David	Director, Small Business	$104,778	$215	$104,993
Williams,David	President & CEO	$608,434	$830	$609,265
Williams,Susan	Director, Customer Care	$132,823	$256	$133,080
Wiskin,John	Project Director	$109,548	$220	$109,768
Wright,Glen	Chair of the Board	$168,270	$200	$168,469

Note: The amounts shown as earnings in this disclosure statement may not represent the individual's actual annual rate of salary. The earnings required to be made public under the *Public Sector Salary Disclosure Act 1996* reflect the amount reported to Revenue Canada on the employer's T4 slip for an employee. The earnings shown in this statement may therefore include non-recurring payments in 2002 for retroactive pay from a reclassification or a grievance settlement or a pay out upon retirement. The earnings shown may also be less than the individual's annual rate of salary if the individual worked only part of the year.

Ten-year | history

Workplace Safety and Insurance Board
Ten-year summary of the Statements of Operations and Unfunded Liability

($ Millions)	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993
REVENUES										
Premiums for current year	$ 1,997	$ 1,866	$ 1,760	$ 1,707	$ 1,722	$ 1,886	$ 1,917	$ 1,953	$ 1,864	$ 1,969
Investment	246	765	1,128	1,042	982	839	699	578	500	516
	2,243	2,631	2,888	2,749	2,704	2,725	2,616	2,531	2,364	2,485
EXPENSES										
Benefit costs paid	2,883	2,755	2,558	2,195	2,255	2,244	2,368	2,383	2,330	2,434
Net increase (decrease) in benefit liabilities	692	270	125	135	(85)	(1,740)	50	(150)	(75)	400
Injured Workers' Retirement Fund	52	50	46	44	44	43	40	36	31	26
	3,627	3,075	2,729	2,374	2,214	547	2,458	2,269	2,286	2,860
Administrative and other expenses	240	236	247	387	336	341	321	339	331	343
Legislated obligations	160	162	156	145	125	117	98	113	104	100
	4,027	3,473	3,132	2,906	2,675	1,005	2,877	2,721	2,721	3,303
EXCESS(DEFICIENCY) OF REVENUES OVER EXPENSES	(1,784)	(842)	(244)	(157)	29	1,720	(261)	(190)	(357)	(818)
Premiums for unfunded liability	902	860	971	1,061	930	683	693	700	487	314
Transfer of Electrical Utilities from Schedule 2	(52)									
Excess (deficiency) of revenues over expenses, applied to the unfunded liability	(934)	18	727	904	959	2,403	432	510	130	(504)
Unfunded liability										
Beginning of year	5,657	5,675	6,402	7,098	8,057	10,460	10,892	11,402	11,532	11,028
Change in accounting policy				208						
Unfunded liability End of year	$ 6,591	$ 5,657	$ 5,675	$ 6,402	$ 7,098	$ 8,057	$10,460	$10,892	$11,402	$11,532

OTHER STATISTICS	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993
Schedule 1										
Average premium rate (per $100 of payroll)	$ 2.13	$ 2.13	$ 2.29	$ 2.42	$ 2.59	$ 2.85	$ 3.00	$ 3.00	$ 3.01	$ 2.95
Total insured payroll ($ Millions)	$120,252	$113,727	$109,237	$ 101,654	$96,205	$ 91,497	$86,844	$86,065	$82,818	$84,243
Schedule 1 & 2										
Number of new claims by registration year	361,179	371,067	379,079	364,069	342,687	341,178	345,606	371,837	370,444	368,485
Number of WSIB employees at December 31	4,390	4,513	4,466	4,260	4,057	3,966	4,373	4,597	4,603	4,751

The Workplace Safety and
Insurance Board can be reached at:
416-344-1000
1-800-387-5540
1-800-387-0050
wsibcomm@wsib.on.ca

www.wsib.on.ca

Head office address:
200 Front Street West
Toronto Ontario M5V 3J1

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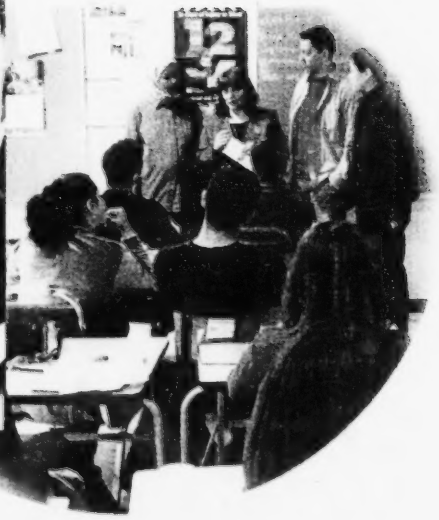
WSIB ONTARIO CSPAAT
Workplace Safety & Insurance Board
Commission de la sécurité professionnelle et de l'assurance contre les accidents du travail
www.wsib.on.ca

with you

statistical supplement to the 2002 annual report



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Introduction

This publication is a supplement to the Workplace Safety and Insurance Board's 2002 Annual Report. It contains aggregate work-related injury and illness claims and benefits data for 2002. Tables contain data for previous years for comparison where such data is available and appropriate.

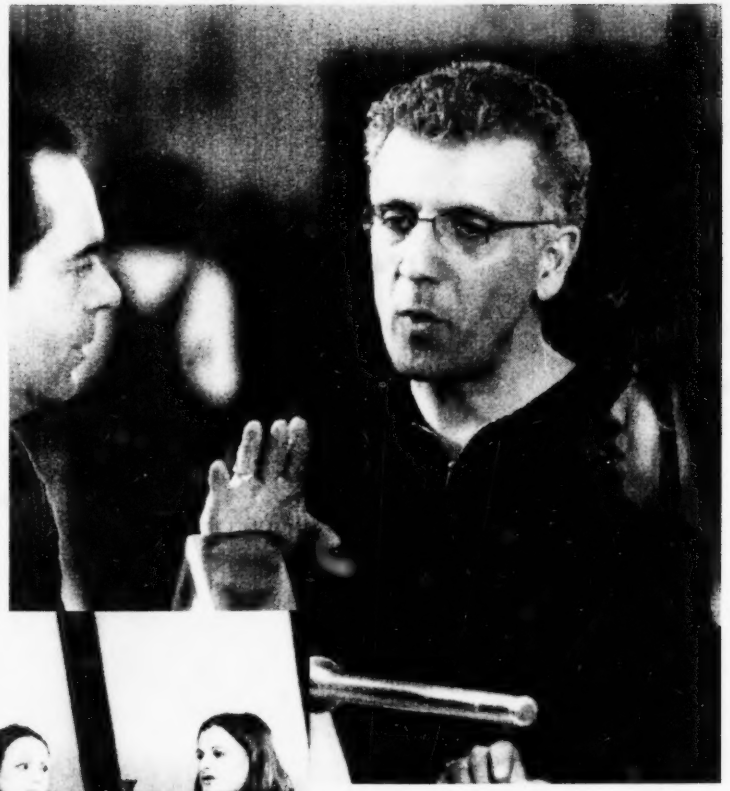
Ontario's Workplace Safety and Insurance Board (WSIB) is committed to the prevention of workplace injuries and illnesses. We play a key role in the province's occupational health and safety system; promoting workplace safety and administering the no-fault workplace insurance plan under the *Workplace Safety and Insurance Act* for employers and their workers.

We provide insurance benefits, pay for and monitor the quality of health care, and assist in early and safe return to work and labour market re-entry for workers who are injured on the job or contract an occupational disease. We also provide benefits to survivors of workers who die due to workplace injuries or illnesses.

Phone: (416) 344-1000 or 1 800 387-5540
TTY: 1 800 387-0050
E-mail: wsibcomm@wsib.on.ca

The 2002 Annual Report and Statistical Supplement are also available on the WSIB Web site at www.wsib.on.ca

Pour obtenir ces renseignements en français composez le 1-800-465-5606



Top: Members of a WSIB service delivery team (left to right) **Mino Coffa**, Adjudicator, **Mike Palmieri**, Adjudicator, and **Linda Louie**, Customer Service Representative, discuss how to approach claims better from a team perspective.

Below: WSIB Account Manager **Laura Gabriel** (right) meets with CN Tower staff **Alison Domaline** (centre) and **Christine Brownlie**. The WSIB has found it's better to meet regularly with clients to help resolve any issues.

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Claims Volumes

Tables 1 to 4

These tables show the claims for benefits that resulted from workplace injuries and illnesses in Ontario.

Delays in reporting, and processing times for some complex claims, affect the reporting of claims data for any given year. Data continues to be revised after the year has concluded as additional claims are reported and decisions on complex claims are made. The revision of data after the year has concluded is called "maturing."

Table 1 lists total numbers of claims by the year they are registered.

Tables 2, 3, and 4 present total numbers of claims according to the year in which the injuries and illnesses occurred. Table 2 provides a snapshot of the number of injuries and illnesses by industry sector and business size for each year as at March 31 of the following year.

Table 3 provides a snapshot of claims by claim status for each year as at March 31 of the following year. Table 4 presents injury and illness data for each year as at 15 months after the end of each year, when data is likely to be fully mature. 2002 numbers in Table 4 are estimates.

Employers covered by the *Workplace Safety and Insurance Act* are categorized as either Schedule 1 or Schedule 2 employers. Schedule 1 employers pay premiums into an insurance fund administered by the WSIB. Benefits for injured and ill workers under the *Workplace Safety and Insurance Act* are paid for by this fund, which is administered by the WSIB. The majority of Ontario's employers are Schedule 1 employers. Schedule 2 employers are directly liable for the cost of benefits for their injured and ill workers. Schedule 2 employers include municipal, provincial and federal governments, railways, airlines, and telephone companies.

TABLE 1: CLAIMS REGISTERED BY YEAR OF REGISTRATION (1993 to 2002)

This table shows the total number of claims registered with the WSIB by year. Some claims are registered with the WSIB after the year in which the injury, illness or fatality occurred. This table shows prior-year and current-year injury or illness claim registrations, as well as total registrations for each year.

Numbers include all claims reported to the WSIB for each year: claims allowed, claims denied, claims abandoned and claims pending.

	Year of registration																			
	1993	**%**	**1994**	**%**	**1995**	**%**	**1996**	**%**	**1997**	**%**	**1998**	**%**	**1999**	**%**	**2000**	**%**	**2001**	**%**	**2002**	**%**
Injuries and illnesses in current year	351,486	95%	356,236	96%	354,449	95%	327,248	95%	326,932	96%	326,405	95%	346,639	95%	363,380	96%	352,775	95%	345,879	96%
Injuries and illnesses in prior years	16,999	5%	14,208	4%	17,388	5%	18,358	5%	14,246	4%	16,282	5%	17,430	5%	15,717	4%	18,292	5%	15,300	4%
Total registrations	368,485	100%	370,444	100%	371,837	100%	345,606	100%	341,178	100%	342,687	100%	364,069	100%	379,097	100%	371,067	100%	361,179	100%

TABLE 2: CLAIMS REGISTERED BY YEAR OF INJURY OR ILLNESS, INDUSTRY SECTOR AND BUSINESS SIZE (1997 to 2002)

In 1997, the WSIB organized its operations to serve 17 industry sectors (Schedule 2 is a separate industry sector). This table shows injury and illness numbers by industry sector and business size for each year as at March 31 of the following year. All Schedule 2 employers have been included under "large business" in this table (number-of-employees data is not available for Schedule 2 employers).

	Year of injury or illness																							
	1997				1998				1999				2000				2001				2002			
Industry Sector	Small business (employers with fewer than 20 employees)	Large business (employers with 20 or more employees)	Total	%	Small business (employers with fewer than 20 employees)	Large business (employers with 20 or more employees)	Total	%	Small business (employers with fewer than 20 employees)	Large business (employers with 20 or more employees)	Total	%	Small business (employers with fewer than 20 employees)	Large business (employers with 20 or more employees)	Total	%	Small business (employers with fewer than 20 employees)	Large business (employers with 20 or more employees)	Total	%	Small business (employers with fewer than 20 employees)	Large business (employers with 20 or more employees)	Total	%
Agriculture	2,894	1,833	4,727	1.4%	2,739	2,084	4,823	1.4%	2,616	2,165	4,781	1.3%	2,572	2,345	4,917	1.3%	2,685	2,408	5,093	1.4%	2,551	2,368	4,919	1.4%
Automotive	328	29,114	29,442	8.7%	345	27,715	28,060	8.2%	398	32,129	32,527	9.1%	385	38,933	39,318	10.4%	429	35,445	35,874	9.9%	375	33,840	34,215	9.6%
Chemical/ Process	595	7,979	8,574	2.5%	629	8,631	9,260	2.7%	659	9,217	9,876	2.8%	626	9,820	10,446	2.8%	589	9,544	10,133	2.8%	538	9,141	9,679	2.7%
Construction	10,826	10,874	21,700	6.4%	10,554	11,265	21,819	6.4%	10,771	12,590	23,361	6.5%	11,372	14,242	25,614	6.8%	11,409	15,157	26,566	7.3%	11,428	16,392	27,820	7.8%
Education	84	4,034	4,118	1.2%	83	3,815	3,898	1.1%	100	3,389	3,489	1.0%	89	3,023	3,112	0.8%	80	2,910	2,990	0.8%	91	2,866	2,957	0.8%
Electrical Utilities	362	1,190	1,552	0.5%	389	1,178	1,567	0.5%	324	1,207	1,531	0.4%	277	1,345	1,622	0.4%	279	1,562	1,841	0.5%	878	1,862	2,740	0.8%
Food	896	10,568	11,464	3.4%	823	10,819	11,642	3.4%	772	12,043	12,815	3.6%	735	12,859	13,594	3.6%	701	13,073	13,774	3.8%	632	13,266	13,898	3.9%
Forestry	597	2,888	3,485	1.0%	576	3,221	3,797	1.1%	609	3,532	4,141	1.2%	703	4,045	4,748	1.3%	653	3,458	4,111	1.1%	617	3,852	4,469	1.3%
Health Care	655	20,110	20,765	6.1%	642	19,639	20,281	6.0%	529	21,091	21,620	6.0%	572	23,500	24,072	6.4%	611	24,184	24,795	6.8%	651	25,603	26,254	7.3%
Manufacturing	11,208	65,261	76,469	22.5%	10,894	66,768	77,662	22.8%	10,467	69,647	80,114	22.4%	10,937	72,139	83,076	22.0%	9,854	64,110	73,964	20.3%	9,353	58,373	67,726	18.9%
Mining	352	2,868	3,220	0.9%	374	2,744	3,118	0.9%	325	2,683	3,008	0.8%	377	2,448	2,825	0.7%	328	2,536	2,864	0.8%	302	2,349	2,651	0.7%
Municipal	404	3,271	3,675	1.1%	309	3,313	3,622	1.1%	256	3,076	3,332	0.9%	237	3,073	3,310	0.9%	196	3,028	3,224	0.9%	220	2,979	3,199	0.9%
Pulp and Paper	39	3,021	3,060	0.9%	60	2,734	2,794	0.8%	52	2,694	2,746	0.8%	57	2,785	2,842	0.8%	63	2,678	2,741	0.8%	53	2,530	2,583	0.7%
Services	14,387	61,037	75,424	22.2%	14,200	63,217	77,417	22.8%	13,245	66,674	79,919	22.3%	13,623	69,067	82,690	21.9%	13,061	67,745	80,806	22.2%	13,078	68,855	81,933	22.9%
Steel	314	9,396	9,710	2.9%	251	9,931	10,182	3.0%	282	9,858	10,140	2.8%	225	8,920	9,145	2.4%	210	8,325	8,535	2.3%	157	8,020	8,177	2.3%
Transportation	3,806	17,794	21,600	6.4%	3,543	18,436	21,979	6.5%	3,487	20,487	23,974	6.7%	3,753	21,218	24,971	6.6%	3,488	20,744	24,232	6.7%	3,579	20,186	23,765	6.6%
Subtotal	47,747	251,238	298,985	88.1%	46,411	255,510	301,921	88.7%	44,892	272,482	317,374	88.7%	46,540	289,762	336,302	89.1%	44,636	276,907	321,543	88.4%	44,503	272,482	316,985	88.7%
Schedule 2	NA	40,491	40,491	11.9%	NA	38,283	38,283	11.3%	NA	40,530	40,530	11.3%	NA	41,216	41,216	10.9%	NA	42,161	42,161	11.6%	NA	40,434	40,434	11.3%
Grand Total	47,747	291,729	339,476	100%	46,411	293,793	340,204	100%	44,892	313,012	357,904	100%	46,540	330,978	377,518	100%	44,636	319,068	363,704	100%	44,503	312,916	357,419	100%

TABLE 3: CLAIMS REGISTERED BY YEAR OF INJURY OR ILLNESS AND CLAIM STATUS (1993 to 2002)

This table shows injury and illness numbers by claim status for each year. Claim status is as at March 31 of the following year.

Lost time claims are claims by workers who have lost wages. No lost time claims are claims by workers who have not lost wages as a result of temporary or permanent impairment. Denied claims are claims for injuries or illnesses that were not work related, and claims by workers who were not covered under the *Workplace Safety and Insurance Act*. Abandoned claims are claims that have been withdrawn by the worker and claims for which the WSIB could not gather sufficient information to make an entitlement decision. Pending claims are claims about which a decision has not yet been made.

Status as at March 31 of the following year	Year of injury or illness																			
	1993	%	1994	%	1995	%	1996	%	1997	%	1998	%	1999	%	2000	%	2001	%	2002	%
SCHEDULE 1																				
Allowed lost time	105,885	34%	106,561	33%	101,589	31%	87,789	30%	86,641	29%	83,365	28%	85,778	27%	88,949	26%	83,250	26%	80,989	26%
Allowed no lost time	160,999	51%	157,982	49%	164,913	51%	155,431	52%	151,789	51%	150,829	50%	162,188	51%	173,379	52%	167,623	52%	168,268	53%
Denied	9,505	3%	10,081	3%	11,008	3%	10,354	3%	9,109	3%	9,245	3%	9,932	3%	11,310	3%	11,275	4%	11,380	4%
Abandoned	35,774	11%	43,857	14%	43,345	13%	40,432	14%	47,362	16%	54,134	18%	55,783	18%	58,816	18%	55,890	17%	53,337	17%
Pending	2,369	1%	3,360	1%	3,023	1%	2,329	1%	3,704	1%	3,991	1%	3,457	1%	3,532	1%	3,297	1%	2,925	1%
Subtotal	314,532	100%	321,841	100%	323,878	100%	296,335	100%	298,605	100%	301,564	100%	317,138	100%	335,986	100%	321,335	100%	316,899	100%
SCHEDULE 2																				
Allowed lost time	19,237	41%	19,083	40%	17,225	38%	15,291	37%	15,165	37%	13,825	36%	14,948	37%	15,205	37%	15,109	36%	14,579	36%
Allowed no lost time	19,376	42%	19,040	40%	18,734	42%	17,470	42%	16,674	41%	16,004	41%	16,598	41%	17,170	41%	17,376	41%	16,893	42%
Denied	1,826	4%	1,985	4%	2,150	5%	2,089	5%	1,860	5%	1,523	4%	1,558	4%	1,744	4%	1,930	5%	1,822	4%
Abandoned	5,724	12%	6,559	14%	6,284	14%	6,095	15%	6,406	16%	6,570	17%	6,959	17%	6,632	16%	7,140	17%	6,627	16%
Pending	472	1%	642	1%	592	1%	412	1%	766	2%	718	2%	703	2%	781	2%	814	2%	599	1%
Subtotal	46,635	100%	47,309	100%	44,985	100%	41,357	100%	40,871	100%	38,640	100%	40,766	100%	41,532	100%	42,369	100%	40,520	100%
SCHEDULES 1 AND 2																				
Allowed lost time	125,122	35%	125,644	34%	118,814	32%	103,080	31%	101,806	30%	97,190	29%	100,726	28%	104,154	28%	98,359	27%	95,568	27%
Allowed no lost time	180,375	50%	177,022	48%	183,647	50%	172,901	51%	168,463	50%	166,833	49%	178,786	50%	190,549	50%	184,999	51%	185,161	52%
Denied	11,331	3%	12,066	3%	13,158	4%	12,443	4%	10,969	3%	10,768	3%	11,490	3%	13,054	3%	13,205	4%	13,202	4%
Abandoned	41,498	11%	50,416	14%	49,629	13%	46,527	14%	53,768	16%	60,704	18%	62,742	18%	65,448	17%	63,030	17%	59,964	17%
Pending	2,841	1%	4,002	1%	3,615	1%	2,741	1%	4,470	1%	4,709	1%	4,160	1%	4,313	1%	4,111	1%	3,524	1%
Total	361,167	100%	369,150	100%	368,863	100%	337,692	100%	339,476	100%	340,204	100%	357,904	100%	377,518	100%	363,704	100%	357,419	100%

TABLE 4: CLAIMS REGISTERED BY YEAR OF INJURY OR ILLNESS AND CLAIM STATUS - MATURED DATA (1993 to 2002)

This table shows injury and illness numbers by claim status for each year. Claim status is as at 15 months after the end of the year in which the injury or illness occurred. 2002 data have been estimated based on prior experience and the probable disposition of new and pending claims.

	Year of injury or illness																			
Status as at March 31 of the second year after year of injury or illness																				
	1993	**%**	**1994**	**%**	**1995**	**%**	**1996**	**%**	**1997**	**%**	**1998**	**%**	**1999**	**%**	**2000**	**%**	**2001**	**%**	**2002**	**%**
SCHEDULE 1																				
Allowed lost time	107,189	34%	108,876	34%	103,431	32%	89,406	30%	88,906	30%	85,683	28%	88,161	28%	91,544	27%	85,710	27%	83,380	26%
Allowed no lost time	159,950	51%	158,431	49%	165,250	51%	155,710	52%	152,985	51%	152,286	50%	163,425	51%	174,131	52%	168,336	52%	168,958	53%
Denied	10,208	3%	11,210	3%	12,176	4%	11,169	4%	10,435	3%	10,390	3%	10,998	3%	11,772	3%	12,116	4%	12,286	4%
Abandoned	35,520	11%	43,867	14%	43,139	13%	40,507	14%	47,447	16%	54,586	18%	56,192	18%	59,848	18%	56,452	17%	53,780	17%
SCHEDULE 2																				
Allowed lost time	20,834	42%	19,876	41%	18,027	39%	16,035	38%	15,762	38%	14,374	37%	15,497	38%	15,863	38%	15,797	37%	15,009	37%
Allowed no lost time	21,053	42%	19,562	41%	19,407	42%	17,872	42%	16,838	41%	16,288	42%	16,759	41%	17,309	41%	17,597	41%	16,962	42%
Denied	2,063	4%	2,232	5%	2,476	5%	2,299	5%	2,159	5%	1,730	4%	1,786	4%	1,928	5%	2,151	5%	1,967	5%
Abandoned	5,885	12%	6,544	14%	6,345	14%	6,098	14%	6,266	15%	6,567	17%	6,926	17%	6,680	16%	7,154	17%	6,682	16%
SCHEDULES 1 AND 2																				
Allowed lost time	128,023	35%	128,752	35%	121,458	33%	105,441	31%	104,668	31%	100,057	29%	103,658	29%	107,407	28%	101,507	28%	98,389	27%
Allowed no lost time	181,003	50%	177,993	48%	184,657	50%	173,582	51%	169,823	50%	168,574	49%	180,184	50%	191,440	51%	185,933	51%	185,920	52%
Denied	12,271	3%	13,442	4%	14,652	4%	13,468	4%	12,594	4%	12,120	4%	12,784	4%	13,700	4%	14,267	4%	14,253	4%
Abandoned	41,405	11%	50,411	14%	49,484	13%	46,605	14%	53,713	16%	61,153	18%	63,118	18%	66,528	18%	63,606	17%	60,462	17%

Detailed Claims Profiles

Tables 5 to 13

These tables include detailed analysis of allowed lost time injury and illness claims by year of injury or illness. Delays in reporting, and processing times for some complex claims, affect the reporting of claims data for any given year. Data continues to be revised after the year has concluded as additional claims are reported and decisions on complex claims are made. The revision of data after the year has concluded is called "maturing."The numbers presented for each year include all lost time claims allowed as at March 31 of the following year.

Since 1996, the WSIB has used the Z795 national coding standard to record injuries and diseases (that is, nature of injury or disease, part of body, event, and source of injury or disease). The National Occupational Classification (NOC) is used to classify workers' occupations. Because coding and classification standards changed for 1996, 1996 and post-1996 data cannot be compared with pre-1996 data. This is why tables 8 to 13 show data for only seven years.

TABLE 5: LOST TIME CLAIMS BY AGE GROUP (1993 to 2002)

This table shows allowed lost time claims by age group for each year as at March 31 of the following year.

	Year of injury or illness																			
Age Group	**1993**	**%**	**1994**	**%**	**1995**	**%**	**1996**	**%**	**1997**	**%**	**1998**	**%**	**1999**	**%**	**2000**	**%**	**2001**	**%**	**2002**	**%**
15-19 years	3,864	3.1%	4,242	3.4%	4,186	3.5%	3,415	3.3%	3,638	3.6%	4,157	4.3%	4,623	4.6%	5,356	5.1%	4,689	4.8%	4,544	4.8%
20-24 years	13,374	10.7%	13,924	11.1%	13,279	11.2%	11,320	11.0%	11,184	11.0%	10,963	11.3%	11,214	11.1%	11,733	11.3%	10,424	10.6%	9,940	10.4%
25-29 years	18,955	15.1%	18,271	14.5%	16,697	14.1%	13,795	13.4%	13,111	12.9%	12,099	12.4%	12,210	12.1%	12,266	11.8%	11,120	11.3%	10,379	10.9%
30-34 years	21,423	17.1%	21,806	17.4%	20,462	17.2%	17,297	16.8%	16,442	16.2%	14,884	15.3%	14,110	14.0%	13,886	13.3%	12,655	12.9%	11,724	12.3%
35-39 years	18,630	14.9%	18,696	14.9%	18,087	15.2%	16,294	15.8%	16,219	15.9%	15,669	16.1%	16,577	16.5%	16,807	16.1%	15,504	15.8%	14,394	15.1%
40-44 years	15,292	12.2%	15,350	12.2%	14,656	12.3%	13,298	12.9%	13,495	13.3%	13,249	13.6%	13,965	13.9%	14,538	14.0%	14,663	14.9%	14,464	15.1%
45-49 years	12,690	10.1%	12,837	10.2%	12,581	10.6%	11,076	10.7%	11,094	10.9%	10,470	10.8%	11,219	11.1%	11,735	11.3%	11,606	11.8%	11,803	12.4%
50-54 years	9,252	7.4%	9,460	7.5%	8,891	7.5%	7,955	7.7%	8,224	8.1%	8,020	8.3%	8,722	8.7%	9,228	8.9%	9,266	9.4%	9,135	9.6%
55-59 years	6,717	5.4%	6,604	5.3%	6,057	5.1%	5,308	5.1%	5,293	5.2%	4,931	5.1%	5,135	5.1%	5,488	5.3%	5,389	5.5%	5,970	6.2%
60-64 years	3,579	2.9%	3,384	2.7%	3,049	2.6%	2,571	2.5%	2,525	2.5%	2,369	2.4%	2,508	2.5%	2,653	2.5%	2,532	2.6%	2,677	2.8%
65 years and over	452	0.4%	448	0.4%	396	0.3%	334	0.3%	333	0.3%	318	0.3%	388	0.4%	398	0.4%	415	0.4%	449	0.5%
Not available	894	0.7%	622	0.5%	473	0.4%	417	0.4%	248	0.2%	61	0.1%	55	0.1%	66	0.1%	96	0.1%	89	0.1%
Total	125,122	100%	125,644	100%	118,814	100%	103,080	100%	101,806	100%	97,190	100%	100,726	100%	104,154	100%	98,359	100%	95,568	100%

TABLE 6: LOST TIME CLAIMS BY GENDER (1993 to 2002)

This table shows allowed lost time claims by gender for each year as at March 31 of the following year.

	Year of injury or illness																			
Gender	**1993**	**%**	**1994**	**%**	**1995**	**%**	**1996**	**%**	**1997**	**%**	**1998**	**%**	**1999**	**%**	**2000**	**%**	**2001**	**%**	**2002**	**%**
Male	88,143	70.4%	88,395	70.4%	83,242	70.1%	72,533	70.4%	71,160	69.9%	67,434	69.4%	69,182	68.7%	69,959	67.2%	65,271	66.4%	62,374	65.3%
Female	36,918	29.5%	37,098	29.5%	35,454	29.8%	30,413	29.5%	30,571	30.0%	29,707	30.6%	31,523	31.3%	34,176	32.8%	33,039	33.6%	33,180	34.7%
Not available	61	0.0%	151	0.1%	118	0.1%	134	0.1%	75	0.1%	49	0.1%	21	0.0%	19	0.0%	49	0.0%	14	0.0%
Total	125,122	100%	125,644	100%	118,814	100%	103,080	100%	101,806	100%	97,190	100%	100,726	100%	104,154	100%	98,359	100%	95,568	100%

TABLE 7: LOST TIME CLAIMS BY INDUSTRY SECTOR (1993 to 2002)

The WSIB's operations are organized into 17 industry sectors (Schedule 2 is a separate industry sector). This table shows allowed lost time claims by industry sector for each year as at March 31 of the following year.

	Year of injury or illness																			
Industry sector	**1993**	**%**	**1994**	**%**	**1995**	**%**	**1996**	**%**	**1997**	**%**	**1998**	**%**	**1999**	**%**	**2000**	**%**	**2001**	**%**	**2002**	**%**
Agriculture	2,065	1.7%	1,947	1.5%	1,848	1.6%	1,667	1.6%	1,677	1.6%	1,626	1.7%	1,574	1.6%	1,517	1.5%	1,621	1.6%	1,597	1.7%
Automotive	10,397	8.3%	10,150	8.1%	10,039	8.4%	7,817	7.6%	7,582	7.4%	6,338	6.5%	6,753	6.7%	6,862	6.6%	6,186	6.3%	5,859	6.1%
Chemical/process	2,775	2.2%	2,771	2.2%	2,592	2.2%	2,269	2.2%	2,204	2.2%	2,296	2.4%	2,417	2.4%	2,611	2.5%	2,443	2.5%	2,250	2.4%
Construction	6,086	4.9%	5,901	4.7%	5,195	4.4%	4,802	4.7%	4,930	4.8%	4,869	5.0%	4,990	5.0%	5,543	5.3%	5,700	5.8%	5,509	5.8%
Education	2,533	2.0%	2,256	1.8%	1,886	1.6%	1,557	1.5%	1,352	1.3%	1,127	1.2%	961	1.0%	828	0.8%	776	0.8%	781	0.8%
Electrical utilities	567	0.5%	504	0.4%	455	0.4%	507	0.5%	436	0.4%	455	0.5%	390	0.4%	400	0.4%	523	0.5%	653	0.7%
Food	4,828	3.9%	4,839	3.9%	4,406	3.7%	3,647	3.5%	3,299	3.2%	3,283	3.4%	3,224	3.2%	3,300	3.2%	3,300	3.4%	3,145	3.3%
Forestry	954	0.8%	989	0.8%	1,016	0.9%	804	0.8%	773	0.8%	835	0.9%	954	0.9%	996	1.0%	869	0.9%	913	1.0%
Health care	9,883	7.9%	9,549	7.6%	9,026	7.6%	7,763	7.5%	7,402	7.3%	7,066	7.3%	7,033	7.0%	7,635	7.3%	7,600	7.7%	8,302	8.7%
Manufacturing	22,717	18.2%	24,185	19.2%	23,945	20.2%	20,609	20.0%	20,580	20.2%	20,038	20.6%	21,156	21.0%	21,742	20.9%	19,301	19.6%	17,368	18.2%
Mining	754	0.6%	694	0.6%	707	0.6%	578	0.6%	537	0.5%	524	0.5%	508	0.5%	483	0.5%	445	0.5%	434	0.5%
Municipal	1,939	1.5%	1,678	1.3%	1,499	1.3%	1,156	1.1%	1,156	1.1%	1,088	1.1%	1,033	1.0%	966	0.9%	900	0.9%	875	0.9%
Pulp and paper	608	0.5%	557	0.4%	454	0.4%	410	0.4%	346	0.3%	330	0.3%	362	0.4%	408	0.4%	385	0.4%	305	0.3%
Services	27,663	22.1%	28,711	22.9%	27,394	23.1%	24,214	23.5%	24,488	24.1%	24,144	24.8%	24,613	24.4%	25,992	25.0%	24,412	24.8%	24,281	25.4%
Steel	2,057	1.6%	2,117	1.7%	1,949	1.6%	1,749	1.7%	1,710	1.7%	1,499	1.5%	1,522	1.5%	1,352	1.3%	1,216	1.2%	1,123	1.2%
Transportation	8,821	7.0%	9,030	7.2%	8,644	7.3%	8,021	7.8%	8,287	8.1%	7,906	8.1%	8,320	8.3%	8,390	8.1%	7,671	7.8%	7,602	8.0%
Schedule 2	20,475	16.4%	19,766	15.7%	17,759	14.9%	15,510	15.0%	15,047	14.8%	13,766	14.2%	14,916	14.8%	15,129	14.5%	15,011	15.3%	14,571	15.2%
Total	125,122	100%	125,644	100%	118,814	100%	103,080	100%	101,806	100%	97,190	100%	100,726	100%	104,154	100%	98,359	100%	95,568	100%

TABLE 8: LOST TIME CLAIMS BY NATURE OF INJURY AND DISEASE (1996 to 2002)

This table shows allowed lost time claims by diagnoses of nature of injury and disease for each year as at March 31 of the following year. Diagnoses marked with an asterisk (*) include both traumatic and repetitive motion types of injuries and diseases. NEC stands for "not elsewhere classified."

	Year of injury or disease													
Diagnosis/description of nature of injury and disease	**1996**	**%**	**1997**	**%**	**1998**	**%**	**1999**	**%**	**2000**	**%**	**2001**	**%**	**2002**	**%**
Sprains and strains	43,925	42.6%	41,694	41.0%	39,100	40.2%	40,564	40.3%	41,550	39.9%	38,911	39.6%	37,475	39.2%
Bruises, contusions	12,530	12.2%	12,543	12.3%	11,327	11.7%	11,762	11.7%	12,143	11.7%	10,838	11.0%	10,730	11.2%
Cuts, lacerations, punctures	8,805	8.5%	8,711	8.6%	8,847	9.1%	9,297	9.2%	9,485	9.1%	8,594	8.7%	8,196	8.6%
Fractures	6,535	6.3%	6,395	6.3%	6,342	6.5%	6,795	6.7%	6,818	6.5%	6,567	6.7%	6,487	6.8%
Traumatic injuries, disorders, complications, unspecified, NEC	5,726	5.6%	5,951	5.8%	5,803	6.0%	5,843	5.8%	5,574	5.4%	5,397	5.5%	4,985	5.2%
Back pain, hurt back	2,739	2.7%	2,980	2.9%	2,609	2.7%	2,592	2.6%	2,843	2.7%	3,163	3.2%	3,105	3.2%
Soreness, pain, hurt, except the back	1,721	1.7%	1,968	1.9%	1,627	1.7%	1,851	1.8%	2,318	2.2%	2,916	3.0%	2,820	3.0%
Multiple traumatic injuries	3,018	2.9%	3,773	3.7%	3,267	3.4%	3,057	3.0%	3,182	3.1%	2,896	2.9%	2,751	2.9%
Abrasions, scratches and other superficial injuries	2,860	2.8%	2,725	2.7%	2,925	3.0%	2,721	2.7%	2,773	2.7%	2,415	2.5%	2,255	2.4%
Tendonitis *	2,550	2.5%	2,383	2.3%	2,134	2.2%	2,375	2.4%	2,558	2.5%	2,420	2.5%	2,249	2.4%
Burn or Scald (heat)	1,552	1.5%	1,518	1.5%	1,639	1.7%	1,700	1.7%	1,766	1.7%	1,650	1.7%	1,578	1.7%
Dislocations	991	1.0%	988	1.0%	907	0.9%	1,104	1.1%	1,049	1.0%	968	1.0%	981	1.0%
Hernia	984	1.0%	1,017	1.0%	946	1.0%	946	0.9%	976	0.9%	882	0.9%	885	0.9%
Carpal Tunnel Syndrome *	800	0.8%	775	0.8%	683	0.7%	819	0.8%	879	0.8%	825	0.8%	867	0.9%
Epicondylitis *	449	0.4%	794	0.8%	708	0.7%	798	0.8%	840	0.8%	773	0.8%	750	0.8%
Musculoskeletal system and connective tissue, diseases and disorders unspecified, NEC	622	0.6%	590	0.6%	608	0.6%	653	0.6%	683	0.7%	681	0.7%	609	0.6%
Concussions	390	0.4%	419	0.4%	466	0.5%	498	0.5%	563	0.5%	609	0.6%	581	0.6%
Signs and symptoms *including contacts / carriers of disease*	368	0.4%	425	0.4%	473	0.5%	511	0.5%	583	0.6%	662	0.7%	578	0.6%
Intracranial injuries *excluding concussions*	400	0.4%	306	0.3%	179	0.2%	267	0.3%	461	0.4%	418	0.4%	573	0.6%
Sciatica	309	0.3%	359	0.4%	366	0.4%	379	0.4%	433	0.4%	489	0.5%	563	0.6%
Intervertebral herniated, slipped disc *including disc syndrome*	405	0.4%	389	0.4%	482	0.5%	489	0.5%	532	0.5%	538	0.5%	547	0.6%
Infectious and parasitic diseases	188	0.2%	121	0.1%	161	0.2%	155	0.2%	149	0.1%	149	0.2%	544	0.6%
Amputations or enucleations	758	0.7%	605	0.6%	723	0.7%	808	0.8%	716	0.7%	692	0.7%	522	0.5%
Poisonings, systemic	354	0.3%	393	0.4%	391	0.4%	411	0.4%	513	0.5%	448	0.5%	482	0.5%
Avulsions	255	0.2%	272	0.3%	369	0.4%	339	0.3%	405	0.4%	394	0.4%	440	0.5%
Crushing injuries	335	0.3%	415	0.4%	313	0.3%	416	0.4%	461	0.4%	396	0.4%	426	0.4%

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Skin and subcutaneous tissue disorders, *including Dermatitis*	317	0.3%	316	0.3%	338	0.3%	339	0.3%	395	0.4%	376	0.4%	399	0.4%
Mental disorders or syndromes	231	0.2%	204	0.2%	210	0.2%	265	0.3%	266	0.3%	289	0.3%	333	0.3%
Bursitis *	442	0.4%	383	0.4%	347	0.4%	333	0.3%	355	0.3%	307	0.3%	330	0.3%
Burns (chemical)	356	0.3%	337	0.3%	337	0.3%	336	0.3%	361	0.3%	311	0.3%	328	0.3%
Rotator cuff tear or syndrome *	184	0.2%	181	0.2%	266	0.3%	249	0.2%	322	0.3%	320	0.3%	318	0.3%
Tenosynovitis *	162	0.2%	294	0.3%	273	0.3%	265	0.3%	313	0.3%	278	0.3%	268	0.3%
Conjunctivitis	251	0.2%	222	0.2%	214	0.2%	199	0.2%	234	0.2%	236	0.2%	189	0.2%
Welder's flash	270	0.3%	282	0.3%	370	0.4%	314	0.3%	328	0.3%	197	0.2%	176	0.2%
Respiratory system diseases	111	0.1%	85	0.1%	87	0.1%	110	0.1%	129	0.1%	202	0.2%	163	0.2%
Facet syndrome	104	0.1%	111	0.1%	156	0.2%	131	0.1%	162	0.2%	97	0.1%	125	0.1%
Disorders of the eye, adnexa, vision, unspecified, NEC	102	0.1%	90	0.1%	89	0.1%	87	0.1%	131	0.1%	118	0.1%	112	0.1%
Heat and light effects *including heat stroke, fatigue and syncope*	16	0.0%	16	0.0%	13	0.0%	23	0.0%	5	0.0%	84	0.1%	98	0.1%
Electrocutions, electric shock	65	0.1%	64	0.1%	77	0.1%	95	0.1%	76	0.1%	86	0.1%	91	0.1%
Burns multiple, unspecified, NEC	144	0.1%	129	0.1%	175	0.2%	135	0.1%	127	0.1%	100	0.1%	83	0.1%
Burns (electrical)	97	0.1%	83	0.1%	118	0.1%	115	0.1%	99	0.1%	101	0.1%	74	0.1%
Disorders of ear *including deafness*	71	0.1%	46	0.0%	49	0.1%	61	0.1%	53	0.1%	59	0.1%	49	0.1%
Ganglion *	51	0.0%	71	0.1%	60	0.1%	58	0.1%	55	0.1%	71	0.1%	42	0.0%
Circulatory system diseases	50	0.0%	22	0.0%	30	0.0%	40	0.0%	33	0.0%	41	0.0%	41	0.0%
Capsulitis *	20	0.0%	13	0.0%	15	0.0%	18	0.0%	21	0.0%	28	0.0%	38	0.0%
Nervous system and sense organs diseases	16	0.0%	16	0.0%	26	0.0%	22	0.0%	35	0.0%	28	0.0%	38	0.0%
Myositis *	14	0.0%	38	0.0%	42	0.0%	32	0.0%	34	0.0%	37	0.0%	28	0.0%
Mesothelioma	12	0.0%	9	0.0%	23	0.0%	24	0.0%	19	0.0%	22	0.0%	28	0.0%
Synovitis *	10	0.0%	33	0.0%	44	0.0%	35	0.0%	24	0.0%	33	0.0%	27	0.0%
Neoplasms, tumors and cancer, *excluding Mesothelioma*	8	0.0%	7	0.0%	14	0.0%	9	0.0%	12	0.0%	7	0.0%	23	0.0%
Diseases and disorders multiple, unspecified, NEC	87	0.1%	67	0.1%	50	0.1%	19	0.0%	20	0.0%	42	0.0%	21	0.0%
Genitourinary system diseases and disorders	5	0.0%	4	0.0%	6	0.0%	12	0.0%	8	0.0%	15	0.0%	14	0.0%
Air pressure effects *including other environmental conditions*	10	0.0%	8	0.0%	3	0.0%	6	0.0%	8	0.0%	9	0.0%	10	0.0%
Freezing effects *including frostbite*	19	0.0%	9	0.0%	8	0.0%	31	0.0%	16	0.0%	5	0.0%	10	0.0%
Non-personal damage	9	0.0%	7	0.0%	9	0.0%	6	0.0%	7	0.0%	7	0.0%	6	0.0%
Digestive system diseases	6	0.0%	3	0.0%	3	0.0%	7	0.0%	8	0.0%	5	0.0%	3	0.0%
Diseases of blood and blood-forming organs	1	0.0%	0	0.0%	0	0.0%	2	0.0%	7	0.0%	0	0.0%	3	0.0%
Unknown	270	0.3%	147	0.1%	343	0.4%	198	0.2%	238	0.2%	157	0.2%	121	0.1%
Total	103,080	100%	101,806	100%	97,190	100%	100,726	100%	104,154	100%	98,359	100%	95,568	100%

TABLE 9: LOST TIME CLAIMS BY PART OF BODY AFFECTED (1996 to 2002)

This table shows allowed lost time claims by part of body affected for each year as at March 31 of the following year. NEC stands for "not elsewhere classified."

	Year of injury or illness													
Part of body affected	**1996**	**%**	**1997**	**%**	**1998**	**%**	**1999**	**%**	**2000**	**%**	**2001**	**%**	**2002**	**%**
Back (including spine, spinal cord, neck)														
Lower (lumbar, sacral, coccygeal regions)	20,242	19.6%	18,977	18.6%	18,788	19.3%	19,767	19.6%	19,820	19.0%	19,394	19.7%	18,980	19.9%
Upper (cervical, thoracic regions)	4,279	4.2%	4,184	4.1%	3,878	4.0%	4,382	4.4%	4,315	4.1%	4,149	4.2%	4,282	4.5%
Multiple back regions	1,107	1.1%	1,418	1.4%	1,468	1.5%	1,535	1.5%	1,678	1.6%	1,573	1.6%	1,516	1.6%
Back, unspecified, NEC	6,266	6.1%	5,976	5.9%	5,040	5.2%	4,587	4.6%	4,703	4.5%	4,182	4.3%	3,486	3.6%
Subtotal	31,894	30.9%	30,555	30.0%	29,174	30.0%	30,271	30.1%	30,516	29.3%	29,298	29.8%	28,264	29.6%
Upper extremities														
Finger(s), fingernail(s)	10,550	10.2%	10,510	10.3%	10,270	10.6%	10,585	10.5%	10,799	10.4%	9,706	9.9%	9,340	9.8%
Arm(s)	5,030	4.9%	4,926	4.8%	4,482	4.6%	4,753	4.7%	5,013	4.8%	4,822	4.9%	4,556	4.8%
Hand(s), except finger(s)	4,405	4.3%	4,638	4.6%	4,430	4.6%	4,831	4.8%	5,063	4.9%	4,661	4.7%	4,545	4.8%
Wrist(s)	3,947	3.8%	3,812	3.7%	3,714	3.8%	4,184	4.2%	4,286	4.1%	4,046	4.1%	4,063	4.3%
Upper extremities, unspecified, NEC	861	0.8%	793	0.8%	766	0.8%	746	0.7%	809	0.8%	722	0.7%	714	0.7%
Subtotal	24,793	24.1%	24,679	24.2%	23,662	24.3%	25,099	24.9%	25,970	24.9%	23,957	24.4%	23,218	24.3%
Lower extremities														
Leg(s)	8,299	8.1%	8,573	8.4%	8,050	8.3%	8,527	8.5%	8,619	8.3%	8,510	8.7%	8,110	8.5%
Ankle(s)	5,269	5.1%	5,347	5.3%	5,050	5.2%	5,367	5.3%	5,448	5.2%	5,206	5.3%	5,108	5.3%
Foot(feet), except toe(s)	3,597	3.5%	3,675	3.6%	3,496	3.6%	3,568	3.5%	3,676	3.5%	3,354	3.4%	3,163	3.3%
Toe(s), toenail(s)	975	0.9%	856	0.8%	798	0.8%	747	0.7%	671	0.6%	618	0.6%	634	0.7%
Multiple lower extremities locations	484	0.5%	534	0.5%	481	0.5%	491	0.5%	547	0.5%	491	0.5%	465	0.5%
Lower extremities, unspecified, NEC	19	0.0%	58	0.1%	7	0.0%	19	0.0%	19	0.0%	10	0.0%	27	0.0%
Subtotal	18,643	18.1%	19,043	18.7%	17,882	18.4%	18,719	18.6%	18,980	18.2%	18,189	18.5%	17,507	18.3%
Trunk (excluding back)														
Shoulder	5,812	5.6%	5,668	5.6%	5,464	5.6%	5,828	5.8%	6,470	6.2%	5,837	5.9%	5,786	6.1%
Pelvic region	2,366	2.3%	2,733	2.7%	2,449	2.5%	2,481	2.5%	2,550	2.4%	2,283	2.3%	2,187	2.3%
Chest, *including ribs, internal organs*	2,062	2.0%	2,021	2.0%	1,835	1.9%	1,995	2.0%	2,085	2.0%	1,958	2.0%	1,945	2.0%
Multiple trunk locations	870	0.8%	1,068	1.0%	987	1.0%	996	1.0%	1,069	1.0%	974	1.0%	931	1.0%
Abdomen	537	0.5%	549	0.5%	471	0.5%	609	0.6%	612	0.6%	533	0.5%	844	0.9%
Trunk, unspecified, NEC	65	0.1%	71	0.1%	78	0.1%	54	0.1%	52	0.0%	30	0.0%	38	0.0%
Subtotal	11,712	11.4%	12,110	11.9%	11,284	11.6%	11,963	11.9%	12,838	12.3%	11,615	11.8%	11,731	12.3%
Head														
Eye(s)	4,284	4.2%	4,219	4.1%	4,127	4.2%	3,815	3.8%	4,006	3.8%	3,525	3.6%	3,165	3.3%
Cranial region, including skull	1,215	1.2%	1,305	1.3%	1,317	1.4%	1,714	1.7%	1,884	1.8%	1,865	1.9%	1,847	1.9%
Face	1,120	1.1%	1,092	1.1%	1,107	1.1%	1,174	1.2%	1,263	1.2%	1,168	1.2%	1,115	1.2%
Ear(s)	119	0.1%	103	0.1%	110	0.1%	117	0.1%	113	0.1%	97	0.1%	113	0.1%
Multiple head locations	58	0.1%	41	0.0%	51	0.1%	38	0.0%	46	0.0%	42	0.0%	53	0.1%
Head, unspecified, NEC	523	0.5%	527	0.5%	501	0.5%	237	0.2%	251	0.2%	262	0.3%	245	0.3%
Subtotal	7,319	7.1%	7,287	7.2%	7,213	7.4%	7,095	7.0%	7,563	7.3%	6,959	7.1%	6,538	6.8%
Multiple body parts	7,550	7.3%	7,032	6.9%	6,752	6.9%	6,405	6.4%	7,033	6.8%	6,940	7.1%	6,873	7.2%
Body systems	694	0.7%	700	0.7%	722	0.7%	821	0.8%	929	0.9%	1,116	1.1%	1,193	1.2%
Other body parts including unclassified, NEC	475	0.5%	400	0.4%	501	0.5%	353	0.4%	325	0.3%	285	0.3%	244	0.3%
Total	103,080	100%	101,806	100%	97,190	100%	100,726	100%	104,154	100%	98,359	100%	95,568	100%

TABLE 10: LOST TIME CLAIMS BY EVENT (1996 to 2002)

This table shows allowed lost time claims by event (the way in which the injury or illness occurred) for each year as at March 31 of the following year. NEC stands for "not elsewhere classified."

	Year of injury or illness													
Event	**1996**	**%**	**1997**	**%**	**1998**	**%**	**1999**	**%**	**2000**	**%**	**2001**	**%**	**2002**	**%**
Bodily reaction and exertion														
Overexertion	30,089	29.2%	27,764	27.3%	24,567	25.3%	24,813	24.6%	25,657	24.6%	23,828	24.2%	22,373	23.4%
Bodily reaction	12,043	11.7%	12,530	12.3%	11,571	11.9%	12,127	12.0%	12,710	12.2%	12,633	12.8%	11,315	11.8%
Repetitive motion	4,134	4.0%	3,869	3.8%	3,663	3.8%	3,895	3.9%	4,447	4.3%	4,229	4.3%	3,996	4.2%
Static posture and sustained viewing	125	0.1%	92	0.1%	80	0.1%	99	0.1%	80	0.1%	73	0.1%	82	0.1%
Bodily reaction and exertion (combined), including unspecified, NEC	1,370	1.3%	2,465	2.4%	4,180	4.3%	4,526	4.5%	4,354	4.2%	4,246	4.3%	5,334	5.6%
Subtotal	47,761	46.3%	46,720	45.9%	44,061	45.3%	45,460	45.1%	47,248	45.4%	45,009	45.8%	43,100	45.1%
Contact with objects and equipment														
Struck by	15,554	15.1%	15,388	15.1%	15,312	15.8%	15,984	15.9%	16,366	15.7%	15,216	15.5%	14,349	15.0%
Struck against	5,941	5.8%	5,768	5.7%	5,370	5.5%	5,558	5.5%	5,722	5.5%	5,242	5.3%	4,825	5.0%
Caught in or compressed by equipment or objects or collapsing material	5,750	5.6%	5,594	5.5%	5,525	5.7%	5,638	5.6%	5,693	5.5%	5,129	5.2%	4,747	5.0%
Rubbed or abraded by friction, pressure or jarred by vibration	894	0.9%	833	0.8%	1,057	1.1%	806	0.8%	901	0.9%	794	0.8%	970	1.0%
Contact with objects and equipment, unspecified, NEC	562	0.5%	911	0.9%	511	0.5%	589	0.6%	620	0.6%	487	0.5%	514	0.5%
Subtotal	28,701	27.8%	28,494	28.0%	27,775	28.6%	28,575	28.4%	29,302	28.1%	26,868	27.3%	25,405	26.6%
Falls														
Falls on same level	10,872	10.5%	11,365	11.2%	9,939	10.2%	11,140	11.1%	11,025	10.6%	10,945	11.1%	10,864	11.4%
Falls/jump to lower level	6,060	5.9%	5,684	5.6%	5,663	5.8%	5,787	5.7%	6,002	5.8%	5,644	5.7%	5,678	5.9%
Falls, unspecified, NEC	66	0.1%	118	0.1%	128	0.1%	86	0.1%	119	0.1%	131	0.1%	105	0.1%
Subtotal	16,998	16.5%	17,167	16.9%	15,730	16.2%	17,013	16.9%	17,146	16.5%	16,720	17.0%	16,647	17.4%
Exposure to harmful substances or environments														
Exposure to caustic, noxious, or allergenic substances	1,546	1.5%	1,627	1.6%	1,784	1.8%	1,807	1.8%	2,097	2.0%	1,945	2.0%	2,504	2.6%
Contact with temperature extremes	1,828	1.8%	1,720	1.7%	1,726	1.8%	1,833	1.8%	1,822	1.7%	1,888	1.9%	1,676	1.8%
Exposure to radiation	368	0.4%	426	0.4%	481	0.5%	406	0.4%	428	0.4%	299	0.3%	259	0.3%
Contact with electric current	194	0.2%	151	0.1%	182	0.2%	180	0.2%	179	0.2%	161	0.2%	157	0.2%
Exposure to noise	49	0.0%	35	0.0%	42	0.0%	49	0.0%	34	0.0%	38	0.0%	36	0.0%
Exposure to air pressure changes	21	0.0%	28	0.0%	7	0.0%	17	0.0%	21	0.0%	24	0.0%	16	0.0%
Exposure to harmful substances or environments, unspecified, NEC	125	0.1%	100	0.1%	115	0.1%	140	0.1%	151	0.1%	160	0.2%	177	0.2%
Subtotal	4,131	4.0%	4,087	4.0%	4,337	4.5%	4,432	4.4%	4,732	4.5%	4,515	4.6%	4,825	5.0%
Transportation accidents														
Highway accidents	1,607	1.6%	1,458	1.4%	1,434	1.5%	1,569	1.6%	1,664	1.6%	1,539	1.6%	1,698	1.8%
Non-highway accidents	1,114	1.1%	1,294	1.3%	1,259	1.3%	1,267	1.3%	1,342	1.3%	1,343	1.4%	1,376	1.4%
Transportation accidents, unspecified, NEC	38	0.0%	46	0.0%	22	0.0%	34	0.0%	39	0.0%	22	0.0%	6	0.0%
Subtotal	2,759	2.7%	2,798	2.7%	2,715	2.8%	2,870	2.8%	3,045	2.9%	2,904	3.0%	3,080	3.2%
Assaults and violent acts	1,537	1.5%	1,594	1.6%	1,530	1.6%	1,476	1.5%	1,523	1.5%	1,553	1.6%	1,747	1.8%
Fires and explosions														
Fire - unintended or uncontrolled	89	0.1%	122	0.1%	135	0.1%	133	0.1%	191	0.2%	235	0.2%	237	0.2%
Explosion	140	0.1%	124	0.1%	124	0.1%	123	0.1%	121	0.1%	129	0.1%	129	0.1%
Fire or explosion, unspecified, NEC	4	0.0%	0	0.0%	3	0.0%	5	0.0%	6	0.0%	8	0.0%	11	0.0%
Subtotal	233	0.2%	246	0.2%	262	0.3%	261	0.3%	318	0.3%	372	0.4%	377	0.4%
Other events or exposures unknown / unidentified	960	0.9%	700	0.7%	780	0.8%	639	0.6%	840	0.8%	418	0.4%	387	0.4%
Total	103,080	100%	101,806	100%	97,190	100%	100,726	100%	104,154	100%	98,359	100%	95,568	100%

TABLE 11: LOST TIME CLAIMS BY SOURCE OF INJURY OR DISEASE (1996 to 2002)

This table shows allowed lost time claims by source of injury or disease (the object, substance, exposure or bodily motion that brought about the injury or disease) for each year as at March 31 of the following year. NEC stands for "not elsewhere classified."

	Year of injury or disease													
Source of injury or disease	**1996**	**%**	**1997**	**%**	**1998**	**%**	**1999**	**%**	**2000**	**%**	**2001**	**%**	**2002**	**%**
Persons (bodily motion or condition)	22,444	21.8%	23,067	22.7%	22,837	23.5%	23,884	23.7%	25,503	24.5%	24,572	25.0%	21,658	22.7%
Structures (including walkways, floors and buildings)	17,847	17.3%	16,781	16.5%	14,523	14.9%	14,896	14.8%	17,101	16.4%	17,401	17.7%	17,504	18.3%
Containers, boxes, barrels, packages (pressurized, non pressurized)	14,686	14.2%	14,009	13.8%	12,965	13.3%	13,421	13.3%	13,368	12.8%	12,644	12.9%	13,043	13.6%
Parts and materials														
Building materials	4,530	4.4%	4,362	4.3%	4,297	4.4%	4,427	4.4%	4,514	4.3%	4,148	4.2%	4,029	4.2%
Vehicle and mobile equipment parts	2,007	1.9%	1,983	1.9%	1,697	1.7%	1,686	1.7%	1,756	1.7%	1,549	1.6%	1,560	1.6%
Machine tool and electric parts	1,489	1.4%	1,527	1.5%	1,273	1.3%	1,409	1.4%	1,533	1.5%	1,459	1.5%	1,411	1.5%
Fasteners, connectors, ropes, ties	986	1.0%	1,040	1.0%	1,017	1.0%	1,033	1.0%	1,107	1.1%	1,009	1.0%	1,048	1.1%
Metal materials	1,697	1.6%	1,503	1.5%	1,410	1.5%	1,212	1.2%	1,118	1.1%	800	0.8%	746	0.8%
Hoisting accessories	83	0.1%	107	0.1%	95	0.1%	115	0.1%	126	0.1%	91	0.1%	105	0.1%
Tars, sealants, caulking, insulating materials	96	0.1%	69	0.1%	84	0.1%	83	0.1%	76	0.1%	88	0.1%	80	0.1%
Tarps and sheeting (non-metal)	87	0.1%	84	0.1%	51	0.1%	67	0.1%	50	0.0%	54	0.1%	64	0.1%
Parts and materials unspecified, NEC	659	0.6%	569	0.6%	566	0.6%	785	0.8%	977	0.9%	931	0.9%	870	0.9%
Subtotal	11,634	11.3%	11,244	11.0%	10,490	10.8%	10,817	10.7%	11,257	10.8%	10,129	10.3%	9,913	10.4%
Machinery														
Metal woodworking and plastic, rubber concrete and other processing	2,313	2.2%	2,148	2.1%	2,364	2.4%	2,301	2.3%	2,204	2.1%	1,766	1.8%	1,664	1.7%
Special process machinery (including food slicers, paper, printing, wrapping, sewing, pumps)	1,347	1.3%	1,271	1.2%	1,246	1.3%	1,317	1.3%	1,324	1.3%	1,186	1.2%	1,159	1.2%
Miscellaneous machinery (including audio, video, televisions, telephones, snowblowers)	1,252	1.2%	1,113	1.1%	951	1.0%	998	1.0%	909	0.9%	1,016	1.0%	947	1.0%
Heating, cooling and cleaning machinery	962	0.9%	858	0.8%	860	0.9%	854	0.8%	854	0.8%	853	0.9%	864	0.9%
Cranes, derricks, elevators, jacks and overhead hoists (excludes hoisting accessories)	465	0.5%	505	0.5%	407	0.4%	425	0.4%	466	0.4%	466	0.5%	459	0.5%
Conveyors	455	0.4%	396	0.4%	431	0.4%	472	0.5%	475	0.5%	445	0.5%	457	0.5%
Agricultural, construction, logging and mining	503	0.5%	460	0.5%	425	0.4%	435	0.4%	387	0.4%	422	0.4%	424	0.4%
Office and business machines	183	0.2%	167	0.2%	190	0.2%	173	0.2%	183	0.2%	168	0.2%	194	0.2%
Machinery, unspecified, NEC	458	0.4%	619	0.6%	637	0.7%	696	0.7%	762	0.7%	562	0.6%	547	0.6%
Subtotal	7,938	7.7%	7,537	7.4%	7,511	7.7%	7,671	7.6%	7,564	7.3%	6,884	7.0%	6,715	7.0%

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Other tools, instruments, equipment													
Hand tools, non-powered	3,798	3.7%	3,722	3.7%	3,674	3.8%	3,915	3.9%	4,033	3.9%	3,693	3.8%	3,541	3.7%
Hand tools, powered	1,174	1.1%	1,057	1.0%	930	1.0%	945	0.9%	993	1.0%	895	0.9%	947	1.0%
Hand tools, power not determined	568	0.6%	409	0.4%	301	0.3%	232	0.2%	208	0.2%	223	0.2%	284	0.3%
Ladders	264	0.3%	276	0.3%	233	0.2%	236	0.2%	207	0.2%	239	0.2%	252	0.3%
Recreation and athletic equipment	227	0.2%	221	0.2%	231	0.2%	206	0.2%	238	0.2%	221	0.2%	252	0.3%
Medical and surgical instruments	45	0.0%	47	0.0%	69	0.1%	81	0.1%	113	0.1%	112	0.1%	126	0.1%
Protective equipment, except clothing	28	0.0%	16	0.0%	21	0.0%	29	0.0%	26	0.0%	23	0.0%	40	0.0%
Photographic equipment	28	0.0%	25	0.0%	34	0.0%	25	0.0%	28	0.0%	16	0.0%	28	0.0%
Other tools, instruments, equipment, unspecified, NEC	798	0.8%	768	0.8%	873	0.9%	824	0.8%	895	0.9%	973	1.0%	1,039	1.1%
Subtotal	6,930	6.7%	6,541	6.4%	6,366	6.6%	6,493	6.4%	6,741	6.5%	6,395	6.5%	6,509	6.8%
Vehicles														
Highway vehicle	3,448	3.3%	3,174	3.1%	3,169	3.3%	3,302	3.3%	3,455	3.3%	3,171	3.2%	3,320	3.5%
Plant and industrial vehicles, tractors	2,917	2.8%	2,800	2.8%	2,721	2.8%	2,919	2.9%	3,026	2.9%	2,883	2.9%	2,693	2.8%
Air, water, rail vehicles	220	0.2%	206	0.2%	190	0.2%	206	0.2%	254	0.2%	243	0.2%	228	0.2%
Vehicles, unspecified, NEC	88	0.1%	112	0.1%	102	0.1%	129	0.1%	109	0.1%	96	0.1%	104	0.1%
Subtotal	6,673	6.5%	6,292	6.2%	6,182	6.4%	6,556	6.5%	6,844	6.6%	6,393	6.5%	6,345	6.6%
Furniture and fixtures	3,550	3.4%	3,498	3.4%	3,321	3.4%	3,356	3.3%	3,693	3.5%	3,312	3.4%	3,418	3.6%
Scrap, waste, debris	2,753	2.7%	2,475	2.4%	2,410	2.5%	2,217	2.2%	2,264	2.2%	2,186	2.2%	1,823	1.9%
Chemicals and chemical products	1,331	1.3%	1,302	1.3%	1,330	1.4%	1,320	1.3%	1,561	1.5%	1,346	1.4%	1,387	1.5%
Food products	791	0.8%	791	0.8%	777	0.8%	859	0.9%	940	0.9%	856	0.9%	857	0.9%
Infectious and parasitic agents	164	0.2%	135	0.1%	143	0.1%	153	0.2%	175	0.2%	156	0.2%	653	0.7%
Steam, vapour, liquids, NEC	489	0.5%	468	0.5%	506	0.5%	500	0.5%	474	0.5%	501	0.5%	454	0.5%
Animals and animal products	372	0.4%	320	0.3%	344	0.4%	338	0.3%	364	0.3%	330	0.3%	405	0.4%
Plants, trees, vegetation	450	0.4%	433	0.4%	482	0.5%	438	0.4%	380	0.4%	399	0.4%	361	0.4%
Minerals, metallic and non-metallic	325	0.3%	264	0.3%	289	0.3%	308	0.3%	313	0.3%	317	0.3%	322	0.3%
Apparel and textiles	226	0.2%	232	0.2%	218	0.2%	181	0.2%	212	0.2%	198	0.2%	273	0.3%
Fire, flame and smoke	261	0.3%	304	0.3%	286	0.3%	267	0.3%	294	0.3%	248	0.3%	230	0.2%
Paper, books and magazines	208	0.2%	231	0.2%	194	0.2%	185	0.2%	194	0.2%	177	0.2%	224	0.2%
Temperature extremes (heat, cold) environmental	33	0.0%	29	0.0%	27	0.0%	44	0.0%	22	0.0%	88	0.1%	109	0.1%
Atmospheric and environmental conditions (including weather)	81	0.1%	79	0.1%	66	0.1%	95	0.1%	68	0.1%	99	0.1%	60	0.1%
Noise	51	0.0%	37	0.0%	42	0.0%	50	0.0%	35	0.0%	36	0.0%	36	0.0%
Air pressure	24	0.0%	29	0.0%	9	0.0%	10	0.0%	14	0.0%	16	0.0%	11	0.0%
Other sources, unclassified, NEC	2,264	2.2%	2,897	2.8%	2,818	2.9%	2,947	2.9%	2,636	2.5%	2,745	2.8%	2,357	2.5%
Unknown	1,555	1.5%	2,811	2.8%	3,054	3.1%	3,720	3.7%	2,137	2.1%	931	0.9%	901	0.9%
Total	103,080	100%	101,806	100%	97,190	100%	100,726	100%	104,154	100%	98,359	100%	95,568	100%

TABLE 12: LOST TIME CLAIMS BY OCCUPATION (1996 to 2002)

This table shows allowed lost time claims by worker's occupation for each year as at March 31 of the following year.

	Year of injury or illness													
Occupation	**1996**	**%**	**1997**	**%**	**1998**	**%**	**1999**	**%**	**2000**	**%**	**2001**	**%**	**2002**	**%**
Transport, equipment operators and related	30,607	29.7%	29,767	29.2%	28,774	29.6%	29,490	29.3%	29,960	28.8%	28,710	29.2%	27,669	29.0%
Sales and service	23,088	22.4%	22,750	22.3%	21,702	22.3%	22,450	22.3%	24,009	23.1%	23,428	23.8%	23,347	24.4%
Processing and manufacturing machine operators and assemblers	14,096	13.7%	13,423	13.2%	12,216	12.6%	12,998	12.9%	13,378	12.8%	11,687	11.9%	10,872	11.4%
Labourers in processing, manufacturing and utilities	8,129	7.9%	8,918	8.8%	9,313	9.6%	9,990	9.9%	10,305	9.9%	9,269	9.4%	7,848	8.2%
Health services	5,829	5.7%	5,588	5.5%	5,545	5.7%	5,407	5.4%	5,593	5.4%	5,511	5.6%	6,015	6.3%
Clerical occupations	5,880	5.7%	5,662	5.6%	5,498	5.7%	6,134	6.1%	6,257	6.0%	5,767	5.9%	5,764	6.0%
Social science, education, government services and religion	2,902	2.8%	2,875	2.8%	2,471	2.5%	2,512	2.5%	2,588	2.5%	2,794	2.8%	2,865	3.0%
Contractors, agriculture, horticulture and aquaculture	1,636	1.6%	1,503	1.5%	1,528	1.6%	1,473	1.5%	1,477	1.4%	1,456	1.5%	1,525	1.6%
Managerial, administrative and related (including legislators and senior government officials)	1,741	1.7%	1,495	1.5%	1,341	1.4%	1,363	1.4%	1,369	1.3%	1,341	1.4%	1,362	1.4%
Natural and applied sciences	1,357	1.3%	1,199	1.2%	1,213	1.2%	1,250	1.2%	1,269	1.2%	1,098	1.1%	1,249	1.3%
Skilled administrative and business occupations	775	0.8%	770	0.8%	662	0.7%	682	0.7%	723	0.7%	735	0.7%	668	0.7%
Processing, manufacturing and utilities, supervisors and skilled operators	462	0.4%	438	0.4%	423	0.4%	427	0.4%	463	0.4%	434	0.4%	470	0.5%
Art, culture, recreation and sport	504	0.5%	461	0.5%	466	0.5%	525	0.5%	463	0.4%	444	0.5%	458	0.5%
Logging and forestry	313	0.3%	257	0.3%	281	0.3%	262	0.3%	262	0.3%	237	0.2%	221	0.2%
Mining, oil and gas	323	0.3%	330	0.3%	267	0.3%	243	0.2%	216	0.2%	185	0.2%	186	0.2%
Business and finance	116	0.1%	89	0.1%	100	0.1%	106	0.1%	109	0.1%	117	0.1%	125	0.1%
Fishing, hunting, and trapping	22	0.0%	26	0.0%	16	0.0%	22	0.0%	14	0.0%	13	0.0%	12	0.0%
Occupation not stated	5,300	5.1%	6,255	6.1%	5,374	5.5%	5,392	5.4%	5,699	5.5%	5,133	5.2%	4,912	5.1%
Total	103,080	100%	101,806	100%	97,190	100%	100,726	100%	104,154	100%	98,359	100%	95,568	100%

TABLE 13: LOST TIME CLAIMS BY STANDARD INDUSTRIAL CLASSIFICATION (SIC) (1996 to 2002)

This table shows allowed lost time claims by the industry in which the worker was employed, based on the 1980 Standard Industrial Classification (SIC), for each year as at March 31 of the following year. Because these numbers are based on a different classification standard, they cannot be compared to the numbers in Table 7.

Schedule 2 employers, for whom SIC codes are unavailable, are included in the "unclassified and unidentified" category.

	Year of injury or illness													
Industry	**1996**	**%**	**1997**	**%**	**1998**	**%**	**1999**	**%**	**2000**	**%**	**2001**	**%**	**2002**	**%**
Manufacturing	32,996	32.0%	32,140	31.6%	30,653	31.5%	32,383	32.1%	33,295	32.0%	29,728	30.2%	27,060	28.3%
Retail trade	11,546	11.2%	11,413	11.2%	10,759	11.1%	10,932	10.9%	11,554	11.1%	11,340	11.5%	11,160	11.7%
Health and social services	7,938	7.7%	7,657	7.5%	7,308	7.5%	7,090	7.0%	7,840	7.5%	7,742	7.9%	8,502	8.9%
Wholesale trade	9,026	8.8%	8,648	8.5%	8,062	8.3%	8,700	8.6%	8,809	8.5%	8,440	8.6%	8,224	8.6%
Accomodation, food and beverage services	6,319	6.1%	6,341	6.2%	6,264	6.4%	6,478	6.4%	7,237	6.9%	6,804	6.9%	6,708	7.0%
Transportation, communication and other utilities	7,011	6.8%	7,294	7.2%	6,810	7.0%	7,070	7.0%	7,061	6.8%	6,265	6.4%	6,307	6.6%
Construction	5,511	5.3%	5,554	5.5%	5,526	5.7%	5,610	5.6%	6,198	6.0%	6,391	6.5%	6,187	6.5%
Government	8,887	8.6%	8,158	8.0%	7,398	7.6%	5,613	5.6%	5,403	5.2%	4,907	5.0%	4,866	5.1%
Business	2,826	2.7%	3,333	3.3%	3,748	3.9%	3,795	3.8%	3,813	3.7%	3,332	3.4%	3,554	3.7%
Other services	1,957	1.9%	1,914	1.9%	1,991	2.0%	2,150	2.1%	2,322	2.2%	2,454	2.5%	2,425	2.5%
Education	4,250	4.1%	4,006	3.9%	3,133	3.2%	2,739	2.7%	2,356	2.3%	1,950	2.0%	1,866	2.0%
Agriculture	1,150	1.1%	1,189	1.2%	1,148	1.2%	1,059	1.1%	1,052	1.0%	1,121	1.1%	1,174	1.2%
Finance, insurance and real estate	651	0.6%	654	0.6%	596	0.6%	601	0.6%	573	0.6%	543	0.6%	528	0.6%
Personal and household services	921	0.9%	926	0.9%	915	0.9%	901	0.9%	526	0.5%	508	0.5%	432	0.5%
Mining (including milling, quarrying, oil well)	522	0.5%	486	0.5%	457	0.5%	442	0.4%	425	0.4%	404	0.4%	370	0.4%
Logging and forestry	316	0.3%	280	0.3%	272	0.3%	305	0.3%	280	0.3%	249	0.3%	266	0.3%
Membership organizations	144	0.1%	156	0.2%	132	0.1%	128	0.1%	153	0.1%	140	0.1%	155	0.2%
Fishing and trapping	18	0.0%	29	0.0%	19	0.0%	33	0.0%	20	0.0%	12	0.0%	17	0.0%
Unclassified and unidentified	1,091	1.1%	1,628	1.6%	1,999	2.1%	4,697	4.7%	5,237	5.0%	6,029	6.1%	5,767	6.0%
Total	103,080	100%	101,806	100%	97,190	100%	100,726	100%	104,154	100%	98,359	100%	95,568	100%

Fatality Claims

Tables 14 and 15

These tables show claims made in connection with fatalities. They show numbers based on the year in which claims were registered and the year in which claims were allowed. These tables do not indicate the year in which the fatalities occurred.

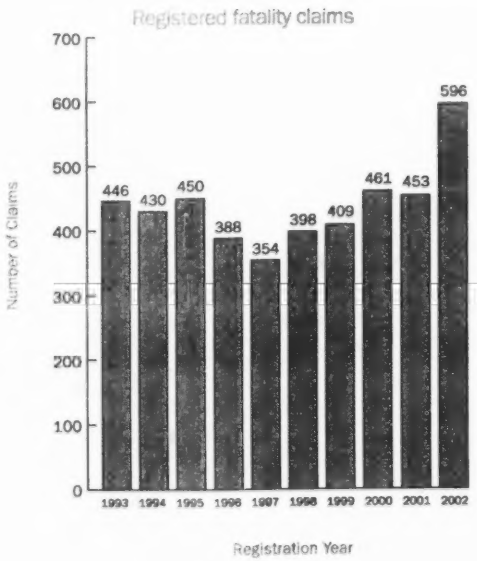
Fatality claims are divided into the following mutually exclusive categories:

- Fatalities due to disease
- Fatalities due to traumatic accidents (an accident at work resulted in the worker's death)
- Fatalities that occurred while the person was receiving a pre-1990, 100% permanent disability pension from the WSIB

Table 14: FATALITY CLAIMS BY YEAR OF REGISTRATION (1993 to 2002)

This table shows fatality claims registered in each year.

	Year registered																			
	1993	**%**	**1994**	**%**	**1995**	**%**	**1996**	**%**	**1997**	**%**	**1998**	**%**	**1999**	**%**	**2000**	**%**	**2001**	**%**	**2002**	**%**
Diseases	256	57%	237	55%	261	58%	192	49%	199	56%	218	55%	239	58%	285	62%	262	58%	387	65%
Traumatic accidents	122	27%	107	25%	119	26%	119	31%	88	25%	114	29%	105	26%	125	27%	136	30%	136	23%
Pre-1990 100% permanent disability pensions	68	15%	86	20%	70	16%	77	20%	67	19%	66	17%	65	16%	51	11%	55	12%	73	12%
Total	446	100%	430	100%	450	100%	388	100%	354	100%	398	100%	409	100%	461	100%	453	100%	596	100%



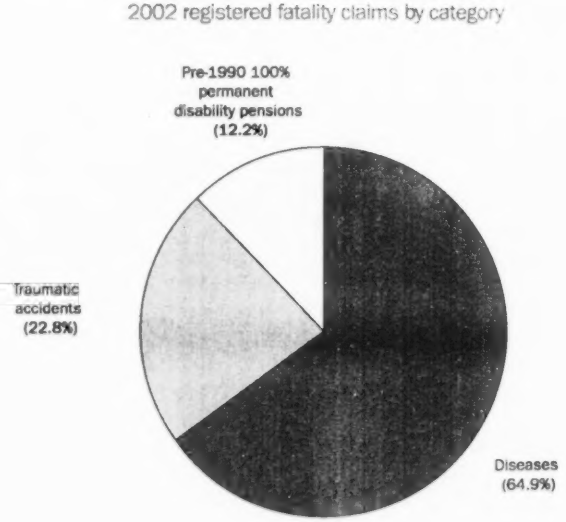
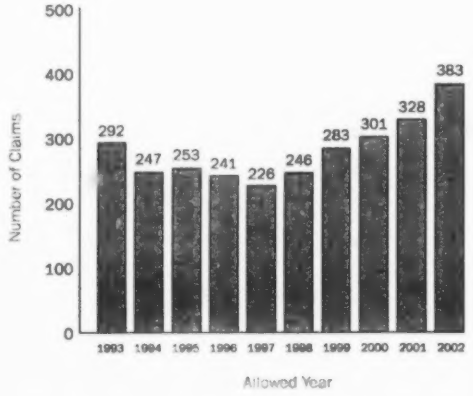

2002 registered fatality claims by category
Pre-1990 100% permanent disability pensions (12.2%)
Traumatic accidents (22.8%)
Diseases (64.9%)

TABLE 15: OCCUPATIONAL FATALITY CLAIMS BY YEAR ALLOWED (1993 to 2002)

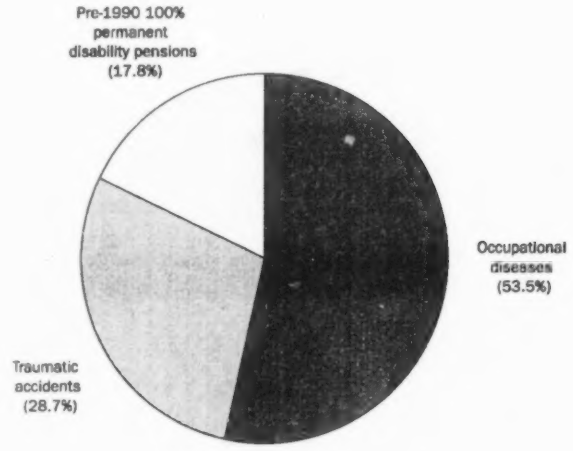
This table shows occupational fatality claims allowed in each year

	Year allowed																			
	1993	**%**	**1994**	**%**	**1995**	**%**	**1996**	**%**	**1997**	**%**	**1998**	**%**	**1999**	**%**	**2000**	**%**	**2001**	**%**	**2002**	**%**
Occupational diseases	111	38%	85	34%	103	41%	83	34%	94	42%	91	37%	134	47%	143	48%	166	51%	205	54%
Traumatic accidents	100	34%	76	31%	76	30%	82	34%	64	28%	88	36%	85	30%	107	36%	105	32%	110	29%
Pre-1990 100% permanent disability pensions	81	28%	86	35%	74	29%	76	32%	68	30%	67	27%	64	23%	51	17%	57	17%	68	18%
Total	292	100%	247	100%	253	100%	241	100%	226	100%	246	100%	283	100%	301	100%	328	100%	383	100%

Allowed occupational fatality claims



2002 allowed occupational fatality claims by category



Average Duration of Wage Loss Benefits | Table 16

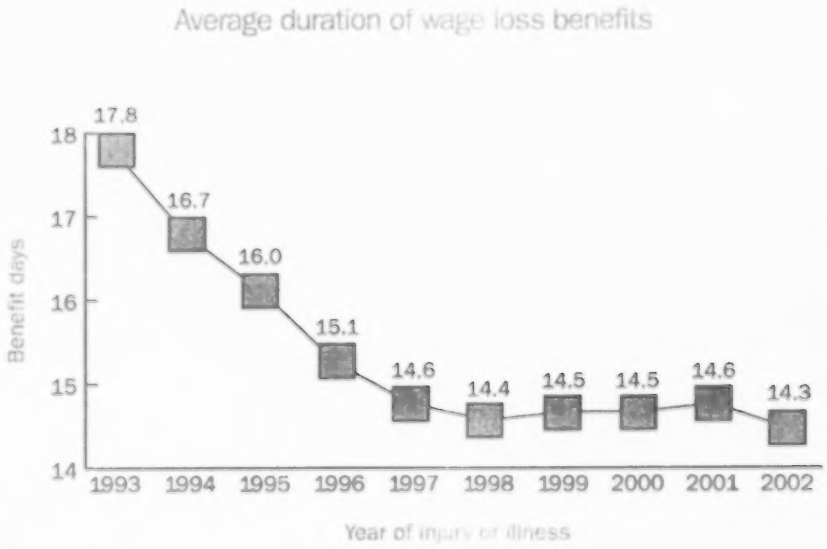
This table shows the average duration of payment of temporary disability benefits (1993 to 1997) and Loss of Earnings (LOE) benefits (1998 to 2002). The average only includes days for which wage loss benefits were paid in the first 12 weeks after injury or illness.

The average number of days for which wage loss benefits were paid is shown by year of injury or illness. Numbers are as at March 31 of the following year

TABLE 16: AVERAGE DURATION OF WAGE LOSS BENEFITS BY YEAR OF INJURY OR ILLNESS (1993 to 2002)

This table shows the average duration of payment of temporary disability benefits (1993 to 1997) and Loss of Earnings (LOE) benefits (1998 to 2002). The average only includes days for which wage loss benefits were paid in the first 12 weeks after injury or illness.

	Average duration of wage loss benefits									
	Year of injury or illness									
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Benefit days	17.8	16.7	16.0	15.1	14.6	14.4	14.5	14.5	14.6	14.3



Future Economic Loss (FEL) Awards

Table 17

This table shows active Future Economic Loss (FEL) awards by percentage of wage loss, and active supplements. Benefits for future economic loss of earnings are awarded under Section 43 of the *Workers' Compensation Act*.

These benefits relate to injuries and illnesses that occurred between January 2, 1990 and December 31, 1997. Workers who receive short-term benefits for 12 months and workers who are permanently impaired are entitled to FEL benefits.

The amount of the WSIB payment is 90% of the difference between the worker's net average pre-injury-or-illness earnings and the net average earnings that the worker is earning, or is considered likely to be able to earn in the future.

Workers who are cooperating in Early and Safe Return to Work (ESRTW) or Labour Market Re-entry (LMR) activities, or in medical rehabilitation programs, are also entitled to FEL supplements.

TABLE 17: ACTIVE FUTURE ECONOMIC LOSS (FEL) AWARDS BY PERCENTAGE OF WAGE LOSS AND ACTIVE SUPPLEMENTS (1993 to 2002)

This table shows Future Economic Loss (FEL) awards active at the end of each year by percentage of wage loss, and supplements active at the end of each year.

FEL awards

Year

Percentage of Wage Loss	1993	%	1994	%	1995	%	1996	%	1997	%	1998	%	1999	%	2000	%	2001	%	2002	%
0.01 - 9.99%	6,164	28.9%	4,156	18.0%	2,809	11.3%	2,384	8.6%	2,104	7.4%	1,959	6.7%	1,690	6.0%	1,520	5.5%	1,335	4.9%	1,174	4.4%
10.00 - 19.99%	2,580	12.1%	3,188	13.8%	3,711	14.9%	4,234	15.3%	4,284	15.1%	4,532	15.5%	4,466	15.9%	4,537	16.3%	4,492	16.5%	4,334	16.3%
20.00 - 29.99%	3,135	14.7%	3,803	16.5%	4,415	17.8%	5,053	18.2%	5,271	18.6%	5,558	19.0%	5,395	19.2%	5,276	19.0%	5,179	19.0%	5,041	18.9%
30.00 - 39.99%	3,105	14.6%	3,883	16.8%	4,628	18.6%	5,307	19.1%	5,333	18.9%	5,439	18.6%	5,147	18.3%	4,964	17.9%	4,769	17.5%	4,653	17.4%
40.00 - 49.99%	2,522	11.8%	3,147	13.6%	3,628	14.6%	4,196	15.1%	4,177	14.8%	4,144	14.1%	3,787	13.4%	3,607	13.0%	3,424	12.6%	3,302	12.4%
50.00 - 99.99%	2,195	10.3%	2,610	11.3%	2,895	11.6%	3,109	11.2%	2,883	10.2%	2,796	9.5%	2,604	9.2%	2,449	8.8%	2,296	8.4%	2,214	8.3%
100%	1,632	7.7%	2,312	10.0%	2,767	11.1%	3,468	12.5%	4,239	15.0%	4,872	16.6%	5,077	18.0%	5,408	19.5%	5,753	21.1%	5,949	22.3%
Total	21,333	100%	23,099	100%	24,853	100%	27,751	100%	28,291	100%	29,300	100%	28,166	100%	27,761	100%	27,248	100%	26,667	100%

Supplements

	1993	%	1994	%	1995	%	1996	%	1997	%	1998	%	1999	%	2000	%	2001	%	2002	%
Total	7,349	100%	6,824	100%	6,653	100%	7,025	100%	5,774	100%	4,274	100%	2,959	100%	2,254	100%	1,768	100%	1,312	100%

Non-economic Loss (NEL) Awards | Table 18

This table shows the number of Non-Economic Loss (NEL) awards by percentage of permanent impairment. Benefits for non-economic loss are paid under Section 42 of the *Workers' Compensation Act* and Section 46 of the *Workplace Safety and Insurance Act*. NEL benefits relate to injuries and illnesses that occurred after January 1, 1990. Workers who suffer permanent impairment due to workplace injuries or illnesses are entitled to NEL benefits.

Workers are eligible for NEL benefits if they reach maximum medical rehabilitation and permanent impairment is considered likely. A worker reaches maximum medical rehabilitation when there is unlikely to be any further significant improvement in his or her medical condition. A medical assessment is then conducted to determine the level of impairment, which is expressed as a percentage. To determine the amount of the NEL benefit, the percentage is then multiplied by a number that varies according to the year of the injury and the worker's age.

The first NEL benefits were paid in April 1992.

TABLE 18: NON-ECONOMIC LOSS (NEL) AWARDS BY PERCENTAGE OF PERMANENT IMPAIRMENT (1993 to 2002)

This table shows the number of Non-Economic Loss (NEL) awards made during each year by percentage of permanent impairment.

	NEL awards																			
	Year of award																			
	1993		1994		1995		1996		1997		1998		1999		2000		2001		2002	
Percentage of permanent impairment	Number of NEL awards	%	Number of NEL awards	%	Number of NEL awards	%	Number of NEL awards	%	Number of NEL awards	%	Number of NEL awards	%	Number of NEL awards	%	Number of NEL awards	%	Number of NEL awards	%	Number of NEL awards	%
0.01 - 5.00%	4,331	24.9%	6,896	29.4%	3,731	26.4%	4,015	26.0%	3,294	26.9%	2,611	25.4%	2,320	23.5%	2,855	26.5%	2,616	23.3%	3,328	20.7%
5.01 - 10.00%	4,029	23.1%	6,191	26.4%	3,173	22.4%	3,371	21.8%	2,795	22.8%	2,359	23.0%	2,391	24.3%	2,651	24.6%	2,702	24.1%	3,842	23.9%
10.01 - 15.00%	3,457	19.9%	4,293	18.3%	2,428	17.2%	2,778	18.0%	2,119	17.3%	1,817	17.7%	1,780	18.1%	1,832	17.0%	2,206	19.6%	3,259	20.3%
15.01 - 20.00%	2,636	15.1%	2,979	12.7%	1,884	13.3%	2,043	13.2%	1,514	12.4%	1,332	13.0%	1,268	12.9%	1,281	11.9%	1,421	12.7%	2,077	12.9%
20.01 - 25.00%	1,700	9.8%	1,574	6.7%	1,460	10.3%	1,606	10.4%	1,179	9.6%	981	9.6%	965	9.8%	932	8.7%	982	8.7%	1,503	9.4%
25.01 - 30.00%	742	4.3%	768	3.3%	774	5.5%	845	5.5%	665	5.4%	551	5.4%	504	5.1%	533	4.9%	547	4.9%	870	5.4%
30.01 - 40.00%	344	2.0%	467	2.0%	435	3.1%	503	3.3%	423	3.5%	344	3.4%	363	3.7%	380	3.5%	393	3.5%	678	4.2%
40.01 - 60.00%	91	0.5%	163	0.7%	158	1.1%	199	1.3%	154	1.3%	147	1.4%	160	1.6%	151	1.4%	163	1.5%	262	1.6%
60.01 - 99.99%	39	0.2%	35	0.1%	43	0.3%	44	0.3%	57	0.5%	53	0.5%	44	0.4%	58	0.5%	83	0.7%	82	0.5%
100%	44	0.3%	57	0.2%	56	0.4%	60	0.4%	57	0.5%	71	0.7%	63	0.6%	99	0.9%	116	1.0%	153	1.0%
Total	17,413	100%	23,423	100%	14,142	100%	15,464	100%	12,257	100%	10,266	100%	9,858	100%	10,772	100%	11,229	100%	16,054	100%

Periodic Pensions and Supplements | Tables 19 and 20

Pensions and supplements are payable to injured workers who have a permanent impairment resulting from an accident that occurred prior to January 2, 1990. They are paid under the *Worker's Compensation Act*. These tables show pension awards and active pensions by percentage of permanent disability; and supplement awards and active supplements. Supplementary payments shown are broken down as follows:

- Section 147(4): supplements awarded to workers who are not likely to benefit from a Labour Market Re-entry (LMR) plan; or whose earning capacity has not increased sufficiently after an LMR program. The supplement is paid until the worker is eligible for federal old age security benefits.
- Section 147(2): supplements awarded to workers who are likely to benefit from an LMR plan (which would enable them to approximate their pre-injury-or-illness earnings).
- Section 147(14): additional payments awarded to workers who have been awarded a supplement under Section 147(4); or who would have been receiving the supplement had they not become eligible for federal old age security benefits.

Figures exclude lump sum awards and reassessments. These tables do not indicate the number of workers receiving pensions and/or supplements because pensioners can receive more than one award, or have more than one pension active, in a single year.

TABLE 19: PERIODIC PENSIONS AWARDED BY PERCENTAGE OF PERMANENT DISABILITY AND SUPPLEMENTS AWARDED (1993 to 2002)

This table shows the number of periodic pensions awarded in each year by percentage of permanent disability. It also shows supplements awarded by year. A large number of supplements were awarded in 1995 due to an amendment to the *Workers' Compensation Act* (Section 147(14)) that provides for an additional supplementary payment for many pension recipients.

Life and provisional periodic pension awards

	Year of award																			
Percentage of disability	**1993**	**%**	**1994**	**%**	**1995**	**%**	**1996**	**%**	**1997**	**%**	**1998**	**%**	**1999**	**%**	**2000**	**%**	**2001**	**%**	**2002**	**%**
10.0% or less	3,312	59%	1,761	60%	1,089	63%	822	64%	517	60%	421	63%	386	62%	306	58%	260	55%	232	55%
10.1 - 20.0%	1,768	31%	902	31%	511	29%	369	29%	266	31%	192	29%	174	28%	158	30%	163	34%	132	31%
20.1 - 50.0%	499	9%	254	9%	120	7%	81	6%	65	8%	46	7%	49	8%	57	11%	47	10%	54	13%
50.1 - 99.9%	47	1%	25	1%	13	1%	3	0%	7	1%	4	1%	3	0%	5	1%	3	1%	2	0%
100%	30	1%	8	0%	8	1%	1	0%	2	0%	1	0%	6	1%	3	1%	1	0%	2	0%
Total	5,656	100%	2,950	100%	1,741	100%	1,276	100%	857	100%	664	100%	618	100%	529	100%	474	100%	422	100%

Supplements

	Year of award																			
	19[illegible]	**%**	**1994**	**%**	**1995**	**%**	**1996**	**%**	**1997**	**%**	**1998**	**%**	**1999**	**%**	**2000**	**%**	**2001**	**%**	**2002**	**%**
Section 147(4)	2,813	52%	1,674	56%	1,721	3%	1,301	36%	1,031	39%	849	42%	573	42%	567	42%	467	42%	468	42%
Section 147(2)	2,612	48%	1,314	44%	958	2%	572	16%	356	13%	156	8%	106	8%	111	8%	100	9%	94	9%
Section 147(14)					51,378	95%	1,713	48%	1,261	48%	1,019	50%	699	51%	667	50%	547	49%	542	49%
Total	5,425	100%	2,988	100%	54,057	100%	3,586	100%	2,648	100%	2,024	100%	1,378	100%	1,345	100%	1,114	100%	1,104	100%

TABLE 20: ACTIVE PERIODIC PENSIONS BY PERCENTAGE OF PERMANENT DISABILITY AND ACTIVE SUPPLEMENTS (1993 to 2002)

This table shows the number of periodic pension awards active at the end of each year by percentage of permanent disability. It also shows active supplements by year. Supplements under section 147(14) of the Workers' Compensation Act became available in 1995 when the *Workers' Compensation Act* was amended.

Life and provisional periodic pension awards

Year

Percentage of disability	1993	%	1994	%	1995	%	1996	%	1997	%	1998	%	1999	%	2000	%	2001	%	2002	%
10.0% or less	74,569	43%	74,005	43%	72,751	43%	71,239	42%	69,847	42%	68,227	42%	66,623	42%	64,715	41%	63,343	41%	61,634	41%
10.1 - 20.0%	66,589	39%	66,718	39%	66,321	39%	65,628	39%	64,861	39%	63,889	39%	62,863	39%	61,461	39%	60,486	39%	59,345	39%
20.1 - 30.0%	17,690	10%	17,872	10%	17,952	11%	17,988	11%	17,958	11%	17,945	11%	17,846	11%	17,797	11%	17,824	12%	17,753	12%
30.1 - 50.0%	8,264	5%	8,362	5%	8,351	5%	8,331	5%	8,292	5%	8,237	5%	8,267	5%	8,261	5%	8,282	5%	8,312	5%
50.1% or more	4,962	3%	4,919	3%	4,891	3%	4,825	3%	4,751	3%	4,702	3%	4,662	3%	4,622	3%	4,593	3%	4,519	3%
Total	172,074	100%	171,876	100%	170,266	100%	168,011	100%	165,709	100%	163,000	100%	160,261	100%	156,856	100%	154,528	100%	151,563	100%

Supplements

	1993	%	1994	%	1995	%	1996	%	1997	%	1998	%	1999	%	2000	%	2001	%	2002	%
Section 147(4)	35,343	88%	31,556	90%	31,246	38%	30,539	37%	29,255	36%	27,859	36%	26,218	35%	24,825	34%	23,182	33%	21,756	32%
Section 147(2)	4,757	12%	3,626	10%	2,819	3%	2,100	3%	1,413	2%	673	1%	410	1%	284	0%	248	0%	202	0%
Section 147(14)					49,179	59%	49,667	60%	49,764	62%	49,597	63%	49,020	65%	48,362	66%	47,777	67%	46,994	68%
Total	40,100	100%	35,182	100%	83,244	100%	82,306	100%	80,432	100%	78,129	100%	75,648	100%	73,471	100%	71,207	100%	68,952	100%